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ABSTRACT

This study analyzed relationships between successful adjustment to retirement, preretirement counseling, and the psychological, economic, and other background characteristics of individual employees. A preliminary study in the western states showed no small companies, and relatively few other, with preretirement counseling programs of any consequence. Eight large and medium sized companies, four with and four lacking such programs, constituted the sample; 648 retirees and employees were interviewed. Most retirees (75%) accepted retirement as such, but many retirees and employees opposed mandatory retirement policies. Finances, health, activities, retirement attitudes, previous retirement planning, morale, and job skill level were significantly related to good adjustment; resistance to retirement correlated with income, activities, financial planning, health, enjoyment of activities, retirement attitudes, and marital status. Activities, health, and financial planning were especially germane. It was concluded that preretirement counseling programs aided adjustment and weakened older employees' resistance to retirement, as well as improving morale and job related attitudes. (The report includes 331 tables, methodology of the study, and questionnaire.) (LY)

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PRERETIREMENT COUNSELING, RETIREMENT ADJUSTMENT, AND THE OLDER EMPLOYEE

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October, 1969

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PRERETIREMENT COUNSELING, RETIREMENT ADJUSTMENT, AND THE OLDER EMPLOYEE

An Experimental Study

Measuring the Interrelationship of Factors Affecting Retirement Adjustment, Resistance to Retirement, and the Effectiveness of the Older Employee

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FOREWORD

Six years ago a group of men from business, industry, and governmental agencies gathered at the University of Oregon to share ideas about both the needs for preretirement counseling and some of the programs that were being organized to meet these needs. Two years ago we did some follow up to see what had happened and we discovered more controversy than enlightened progress. Although we found many new preretirement counseling programs, we also found others which had been discontinued and a lot of questioning among directors of the remaining programs concerning the real value.

Consequently, we were able to generate a great deal of enthusiasm and cooperation in our endeavor to objectively explore the effects of preretirement counseling on the adjustment of retirees, as well as its effect on the older employee. We are indebted to many persons for their cooperation and contribution of countless hours and many good ideas. This study could not have been completed without this help.

We are, of course, primarily in debted to the Administration on Aging for their financial support of this study. But, we are also especially appreciative of the help and encouragement given to us by Mr. Charles Weikel, Regional Director of the Administration on Aging, San Francisco, and by Dr. Marvin Taves and his staff in the Title IV Office in Washington, D.C.

We want to thank the personnel in the several hundred companies who contributed in one way or another to the success of this project, by filling out questionnaires, participating in interviews, and generally sharing with us their suggestions and encouragement. But most of all, we want to express our appreciation to the personnel and counseling program directors in the eight companies which we studied in this research project. Not only did they each spend considerable time helping us understand their program, working on the design of the research and the questionnaire, and selecting the sample; but of even more importance was their willingness to assume the responsibilities and risks of cooperating in the study. For most of the companies their participation involved the necessity to change company policy concerning the releasing of names of employees and/or retirees. Therefore, without the full commitment of these eight directors, we would never have been able to complete this study and consequently, we owe each of you a great deal.

We are also appreciative to the splendid cooperation we received from the staff of Bardsley and Haslacher in the interviewing of the employees and retirees in our sample.

Finally, to our secretary, Millie Haase, for the expert way you have handled the details of the project during the past two years and the many times you have worked beyond the call of duty to help us meet deadlines, we thank you.

To the readers of this study, we hope that these results will give you the confidence you need to continue, expand and/or begin to be more successful in assisting your older employees to be more effective contributors to the organization as well as help them plan for a more adequate and enjoyable life after retirement.

M.R.G.
H.C.P.

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CHAPTER I

INTRODUCTION

A. The Problem

In our society the institution of retirement is creating a new life-cycle role for an ever increasing number of people whose labor is not considered essential for the supply of goods and services. For this reason, retirement represents a transition from a productive to a non-productive economic role in society. For the individual this transition often poses significant social and psychological problems resulting from the termination of a life-fulfilling work role.

Although the number and proportion of the retired population is increasing, little empirical research has been focused upon the possible social and psychological disorganization resulting from the termination of a life-fulfilling work role and the transition to retirement. There are, however, a number of indications that people do not always adjust well in retirement. The suicide rate is much higher for white males over sixty-five years of age (Birren, 1964). Many retirees, who have not adequately prepared financially for their retirement, end up experiencing financial deprivations because of reduced income. There is also a commonly observed, but apparently unverified, phenomenon that many people have strokes, heart attacks, and psychological breakdowns immediately following retirement. The interesting thing seems to be that this has very little to do with age, but appears to be related to the fact that they are no longer working.

Most of these indicators of poor retirement adjustment have not been documented by research. However, they do seem, in total, to indicate that people who do not prepare both psychologically and economically for the impact of not working, of not having the close association of being on the job, of no more responsibility, loss of routine, etc., may have serious adjustment problems. Further, it may be argued that employees will make a better adjustment to retirement if they plan for retirement--psychologically, financially, and in health areas.

Some companies, after considering the indicators described, have felt that it is the company's responsibility to prepare the employee for retirement, through a series of intensive counseling sessions. The logic for this kind of thinking goes something like this: The person has spent his entire working life, or at least the last ten to twenty years before retirement, with the company. Thus, the company feels that they must not only provide for the financial adequacy after retirement, but also they have a responsibility to "re-program" the man so that he will be able to adjust psychologically in retirement.

On the other hand, some companies have viewed preparation for retirement as an individual responsibility. This is in keeping with the American tradition of saving for later security and the individualism which characterizes American industry. Thus, any company "counseling" program is seen as an interference in the employee's private life. Still other companies feel that the problems of retirement and aging are for the community, state, and federal governments to solve.

Faced with this dilemma, an important need for our business community is for information which will aid management in better predicting the consequences of various policy alternatives. The purpose of our study was to investigate the effectiveness of preretirement counseling programs and thus, hopefully, contribute to the development of more enlightened personnel management policies for the older and retiring employee.

B. Objectives of the Study

The general objective of the study was to determine what, if any, relationships exist between success in adjustment to retirement, preretirement counseling and the psychological, economic and sociological characteristics of the individual employee. A secondary objective was to examine resistance to retirement and its relationship to counseling.

In order to accomplish these general objectives, three main hypotheses were established as follows:

1. Using appropriate measures, the degree of employees' resistance to retirement and retirees' adjustment to retirement can be determined.
2. The inter-related variables contributing to resistance or adjustment to retirement can be identified, measured and evaluated.
3. The differences in the degree of resistance or adjustment to retirement can be explained in terms of the inter-related variables.

The principle independent variable was exposure to preretirement counseling. Specifically, the study had as its principle purpose to determine whether exposure to intensive-comprehensive preretirement counseling, carried out by the company, had any significant effect in reducing retirement resistance among employees, or aiding in the retirement adjustment of retirees. As a by-product, we also hoped to identify other variables contributing to resistance to retirement or adjustment to retirement and to measure their effect and inter-relationships.

C. History of Preretirement Preparation Programs

While the views of personnel managers differ widely as to the need for preretirement education and the propriety of the company providing it, many companies report that they have some form of preretirement education.

Although the origin of the first program of this type is presently obscure, companies which have embarked upon preretirement preparation programs have followed either the individual counseling approach or the group approach. In commenting upon these approaches, Hunter (1968), observes that while little is known about the origins of the individual approach, group type preretirement planning programs can be traced to the pioneering work of two

American universities; the University of Chicago and the University of Michigan. Both of these institutions have developed educational programs for use by industry in helping them prepare their older employees for adjustment to maturity, retirement, and old age.

D. Growth of Preretirement Counseling Programs

The growth of preretirement counseling programs is indicated by the National Industrial Conference Board (1964). In tracing this growth, the Conference Board cited research which reported that "a survey of seventy of the largest companies in the U.S. in 1951 indicates that thirty-seven percent (37%) had some type of counseling; in 1952, fifty-four percent (54%) of 657 companies had it; and in a 1955 Conference Board Survey, sixty-five percent (65%) of 327 companies had preretirement counseling." A 1964 survey by the National Industrial Conference Board reported that of the 974 companies surveyed, sixty-five percent (65%) had some type of preretirement counseling.

The foregoing reports would seem to indicate that following a rapid growth in the adoption of preretirement counseling programs in the early 1950's, the installation of new plans has leveled off and remained at about sixty-five percent (65%) of the companies surveyed. This assumption, however, is rather tenuous because of the difficulty in evaluating the data reported by companies as to what actually constitutes a preretirement counseling program.

The National Industrial Conference Board Report notes that "the amount of companies with preretirement counseling included every company which answered 'yes' to the following question: Regardless of its degree of formality or informality, does your company have any kind of preretirement counseling for older employees?" No attempt was made to define what was meant by "counseling."

E. Surveys of Preretirement Counseling Programs

Only a limited number of surveys have been aimed at determining the extensiveness or comprehensiveness of the counseling programs offered by companies. Wermel and Beideman conducted a nationwide study in 1961. Its purpose was to determine what companies were doing to prepare their older workers for retirement. In their work, they attempted to differentiate between programs designed primarily for explaining the company's retirement benefits and those programs whose principle aim is to help employees prepare for retirement.

By analyzing the responses, Wermel and Beideman discovered that company programs could be grouped into two categories: The limited programs and the comprehensive preparation-type programs. A "limited" program was defined as being concerned primarily with the financial aspects of retirement, with emphasis upon giving the employee information about his retirement benefits, options, pension, and encouraging him to make financial plans. Individual counseling might have been provided if requested by the employee, printed matter might have been distributed providing information on retirement planning, etc., but this was very much incidental and not an explicit goal of the counseling program.

The "comprehensive" program, on the other hand, was defined by Wermel and Beideman as going beyond financial planning and dealing with planning for retirement adjustment such as physical and mental health, use of leisure time, etc.

Using this method of classification, Wermel and Beideman determined that 161 or forty percent (40%) of the 415 responding firms qualified as having a "limited" counseling program, and that 136 (33%) were in the "comprehensive" category. The results of this study indicated that preretirement counseling programs in Eastern companies were far more prevalent than in Western companies. Forty-five percent (45%) of responding companies in the East indicated they had developed and implemented some kind of preretirement counseling program, thirty-two percent (32%) in the Midwest, while only fifteen percent (15%) of responding companies in the West and only eight percent (8%) in the South had either limited or comprehensive programs. Another interesting fact developed by the Wermel and Beideman Study was that of those companies that had programs, fifty-two percent (52%) had had the program for five years or less.

In the current research, an attempt was made to determine the extent and comprehensiveness of preretirement counseling programs in Western companies. As described in Chapter II, Western companies were contacted to determine if they had a program covering more than an explanation of pension benefits. For the twenty-seven (27) companies which we were able to find that had some type of counseling program, a detailed analysis of the content of their program was made by comparing the program's coverage with the following evaluation criteria:

1. The employee's age when counseling commenced.
2. The diversity of subject matter covered.
3. Whether counseling was administered individually, or in groups, or a combination of the two.

Evaluation of the programs against the above criteria revealed that only twelve responding companies, or twenty percent (20%) of those having programs, had instituted programs which satisfied the criteria of an "intensive-comprehensive" counseling program. The characteristics of the twelve programs are described as follows:

1. The programs had been established for at least five years.
2. The company had adopted a mandatory retirement policy.
3. Counseling was conducted on company time.
4. Employees were exposed to more than six hours of counseling.
5. Counseling commenced at age sixty or earlier.
6. Personnel counseling records were maintained by the company.
7. Counseling program coverage included all or a majority of the following subjects:

a. Pension and Social Security Benefits.

b. Personal financial planning.

c. Health after retirement.

d. Housing and living accommodations.

e. Leisure time activities.

f. Retired work activities.

g. Legal aspects.

An analysis of previous research indicates that a comparison of survey results is extremely difficult, if not impossible, because of differing definitions and concepts as to what constitutes preretirement counseling. As previously noted, many firms who simply explain the pension plan feel they have "counseled" the retiring employee. This feeling is also shared by many employees and in the process of collecting our present research data, we found that many retirees who had been exposed only to pension information felt they had been "counseled." However, when strict criteria were applied to the type and content of counseling programs, only a small percent qualified as having both an intensive and comprehensive program. Whereas Wermel and Biedeman found that forty percent (40%) of the companies had comprehensive programs, our extensive search for companies in the West yielded only twelve (12). This difference is attributable to the fact that the Wermel and Biedeman Study included Eastern companies where counseling has been established for a longer period than in Western companies, and because of the more definitive criteria which was applied in the present study.

F. Theoretical Aspects of Retirement Decisions

An investigation of the transition from work to retirement inevitably involves several inter-related theories concerning psychological and sociological aging.

Two theories of psychological aging which bear on retirement and aging are identified as the "disengagement theory" and the "activity theory." The first theory, advanced by Cumming and Henry (1961), is one of "disengagement" or a mutual withdrawal and decreased interaction between the individual and others in the social system he belongs to. This behavior change is reflected in changes in the numbers and amounts of interactions.

Also, there are qualitative changes in values and patterns of interaction and changes in the personality of the individual that both cause and result in decreased involvement with others and increased preoccupation with himself.

The second theory is an implicit theory of aging which is gained from the "problem oriented" publications about aging. This literature suggests that every man ages alone, in the sense of being cut off, by the fact of age, from others. The assumption is that one grows old alone, and there is little indication of people aging in ranks, echelons, or generations, but rather some feeling that growing old is a solitary experience, unique to each individual. In short, there appears to be a latent assumption that successful aging and adjustment consists of being as much like a middle-aged person as possible.

A research study by Havighurst, Neugarten and Tobin (1964) attempted to test the two general theories regarding the optimum pattern of aging. In this study, data from the Kansas City Study of Adult Life (Cumming, 1960) were used to empirically test disengagement and to compare this measure with data concerning happiness, life satisfaction, and personality. Their principle findings are summarized as follows:

1. There is a tendency for both social and psychological engagement to decrease with advancing age.

2. No significant correlations were found between life satisfaction and activity and the data supported both theories.

3. There was a strong correlation between personality and life satisfaction. Integrated persons had high satisfaction and activity. Non-integrated personalities were low on satisfaction and activity.

The researchers concluded that of the three dimensions on which data were tested--activity, satisfaction, and personality--personality is the pivotal dimension in describing patterns of aging and in predicting relationships between level of activity and life satisfaction.

With reference to the research cited, two common weaknesses prevail. These are the inherent difficulties of defining and measuring adjustment and the tendency to consider all older people as one homogeneous group. With regard to the latter criticism, Kutner (1956) notes that "the aged" are not a homogeneous population. Kutner contends that although a trend toward homogeniety does occur, it tends to be exaggerated by the public at large. He observes that "differences in levels of functioning are overlooked; differences in background and experience are ignored; class and cultural values are not considered; and a host of individual problems and needs are submerged under the all-inclusive categorization of the individual as "aged."

Kutner suggests that "older people must be differentiated both as individuals and members of particular groups from which they derive certain attitudes, values, beliefs, customs and modes of behavior," and that we must react against the rigid and false categorization of all old people, such as those sixty-five and over, as being members of a single homogeneous age group.

In line with Kutner's thinking, the current research study is focused upon one sub-strata of the older population. Namely, the older worker aged sixty to sixty-five who is approaching retirement and the company retiree, aged sixty-five to seventy.

Retirement symbolizes for these individuals a change in the life cycle which is marked by biological and sociological aging and attendant problems of economics, housing, work opportunities, and so on. The conception that one has about these phenomena will vary depending upon the person, his discipline, interests, and history, as well as the situation he finds himself in at the time he expresses his opinion.

In general, a person takes note of his reference group's expectations by noting their conceptions of age as reflected in their practices. The normative aspects of aging are clearly reflected in retirement practices of industry, in conceptions about the desirability of retirement, in the Social Security laws, in pension plans, etc. The expectations of society about retirement are for people to conform to certain behavioral patterns. For instance, one is supposed to rest, mow the lawn, paint the house, garden regularly, visit more often, and travel occasionally. In the eyes of society, a person who is "adjusted" is the person who responds to society's expectations with behavior regarded as appropriate.

G. The Concept of Retirement Adjustment:

The concept of "adjustment" to retirement and aging refers to the process of successfully adapting to changes in the environment. Treanton (1963) notes that the definition of "adjustment" is rather confusing and sometimes obscure. Cottrell (1942) notes that "adjustment is usually indicated negatively as the degree of maladjustment. We may assume that the amount of tension, anxiety and frustration generated by the attempt to discover and play a given role is an index of the 'individual's adjustment' to such a role."

Because of the necessity to rely on non-quantitative methods to detect the symptoms of maladjustment, researchers have identified adjustment with satisfaction or happiness. Havighurst and Albrecht (1953) observe, "the terms happiness and good adjustment will be used interchangeably..., even though they do not have exactly the same meanings. Justification for this lies in the fact that the personal adjustment of older people depends largely upon their present happiness, much more than it does for younger people." On the other hand, Reichard (1962) believes that feelings of inner satisfaction are a better index of adjustment than actual role performance.

Treanton (1963) notes that "although these definitions do not coincide in detail, they agree on at least one point: The study of adjustment bears on the individual's state of mind, inner feelings, and subjective psychological reactions. The attitude inventory used by Havighurst and Albrecht (1953) is designed to measure the individual's feelings of happiness, usefulness, and satisfaction with his activities, health and economic status."

The essential notion involved in personal adjustment is that of a series of successful changes in behavior in reaction to changes in the social situation. These changes may involve the self, the environment, or both. In the self, personal adjustment means restructuring one's attitudes and behavior in response to a new situation so as to integrate one's aspirations with society's expectations.

Cavan (1949), suggests that the process of personal adjustment can be divided into five stages, those of: (1) adjustment to the original situation, (2) stimulation or frustration arising from entrance into a new situation, (3) unadjustment during the period of blocking of reactions, (4) maladjustment to the new situation, and (5) readjustment, which is mediated by a reorientation of attitudes and/or adaptation of activities. If adjustment is viewed as a process rather than a goal, then "good" adjustment is seen as positive integrated reactions to new situations that move along a continuum toward a goal or series of goals.

Erickson (1959) relates this movement to crises in the lifestages encountered by the individual. Each of the eight lifestages identified by Erickson present a series of psychological, psycho-sexual, and cognitive psycho-social crises. In Erickson's view, the way the individual responds to each of these crises sets the framework for movement to the next stage and determines his behavior and adjustment in the succeeding life stage. Erickson identified two stages which are of principle interest in the current study: mature adulthood and mature aged. For mature adulthood the polarity of behavior is identified by Erickson as generativity versus self absorption and for the mature aged, ego integrity versus disgust and dispair.

As mentioned previously, one of the paramount objectives in the University of Oregon Study is to discern the relationship between preretirement counseling and resistance to, or adjustment in, retirement. Since preretirement counseling is a design controlled variable, the critical element for the success of this study rests upon accuracy in measuring the dimensions of resistance and adjustment. It is not unreasonable to assume that two individuals in identical circumstances may relate to the dimension of adjustment or resistance to retirement differently, according to their background, personality, and values. It follows, then, that a test instrument must assess these two dimensions, not as they may relate to societal norms, but as they relate to the specific individual being tested. This is to say, that it is not appropriate to subjectively develop a seemingly logical criteria for measuring adjustment or resistance, but rather, a measure must be developed which is devoid of value judgments and designed to manifest a score in accord with the respondent's perception of the phenomenon.

In consideration of the financial and time constraints of the University of Oregon Study, it did not appear feasible to construct and validate our own measures to meet the rigorous standards implicit in the foregoing comment; but fortunately, some gerontological researchers have developed and validated instruments for measuring resistance and adjustment which do meet our criteria and standards. Since the accuracy of the measure is of immense importance to the study, it was considered desirable to employ more than one test in order to yield an aggregate score on resistance or adjustment. A description of the measures selected, and their sources, are listed in the appendix.

H. Attitudes Toward Work and/or Leisure

The need for a fulfilling life role was researched by Friedmann and Havighurst (1954) who attempted to determine whether work has meanings in addition to earning a living and whether persons emphasizing these extra meanings would regard retirement less favorably. They found that work does have meaning in addition to earning a living for many older people, especially in higher occupational categories. In a sense, retirement is a negation of traditional values surrounding work in western society. They concluded that because of society's traditional orientation toward work, the lack of acceptance of leisure is a major problem of western society.

Attitudes toward retirement differ according to the age of the worker. A survey of Inland Steel Company employees (Ash, 1963) reported that overall attitudes toward retirement differ at various ages. He found that the level of resistance increased as the employee approached retirement. Three out of five respondents at sixty wanted to retire, but by age sixty-five only two out of five wanted to, and one out of three definitely did not want to retire. Furthermore, those who want to retire more frequently have made plans for their retirement than those who do not want to retire.

The Ash Study also found that more people want to retire than used to. More people (both active and retired) see retirement as a "well-earned rest" or as a way to provide opportunities for younger workers, and fewer see it as a "bad thing" or only justified by ill health. More people now accept retirement at a fixed age than formerly. In earlier surveys in the same company, less than one person in ten favored compulsory retirement at age sixty-five or earlier; the survey reported twenty to thirty percent now advocate age sixty-five as the limit.

The Ash Study also reported that satisfaction with retirement has changed over the last decade. About half of the active employees and recent retirees surveyed reported "no special problems," a significant increase over the number reporting "no problems" in earlier surveys. Employees who had made plans for their retirement reported fewer problems, and more of them reported "no problems," than the employees who had not planned for their retirement.

A study of the "Psychological, Social, and Economic Meanings of Work in Modern Society: Their Effects on the Worker Facing Retirement," (Davidson and Kunze, 1965) found that an overwhelming number of employees facing retirement have no conception of what retirement means, of what it will consist, or whether or not they will be prepared for it financially and psychologically. The motivations for continuing work were identified as follows:

Fear of loss of group medical and life insurance coverage.

Status--many place a high value on "working for money" and felt that it has some inherent good.

Financial circumstances not being sufficient for retirement.

General resistance to, or fear of, change per se.

Ego satisfaction derived from the job, usually found in the upper strata of the working force, e.g., engineers, managers, etc.

The researchers stated that their experience with workers facing retirement led to the conclusion that "the absence of precautionary advice to people of all ages concerning the need for preretirement planning could not be more complete if society had contrived a deliberate scheme to withhold the information."

A review of research concerning theories with regard to optimum patterns of adjustment to retirement reveals two pertinent studies. Verden and Michael (1959) attempted to determine if the factors contributing to successful retirement can be identified from life history data of retired persons and Beckman, Williams and Fisher (1958) hypothesized that the extent of differences among older people in adjustment to life in later years can be measured. Their combined findings indicate that the theories concerning the optimum pattern of aging are strongly influenced by individual differences in personality although there is a tendency for the early retired to pursue the "activity" theory and for the advanced aged to "disengage." The principle factors contributing to successful retirement were found to be income, health, stability, responsibility and other directedness.

A review of research studies to determine how aged persons view "free time" and how they use "free time" disclosed that the extent of change in recreational activities of older persons can be measured (Zborowski, 1962). Hoar (1961) investigated the hypothesis that aged persons are unlikely to think of themselves as having much free time and busy themselves with obligatory tasks. Overall, the findings indicate that about half of the older people investigated consider that they have more than a half day of "free time." Their principle activities in free time involve the mass media, reading, gardening, and busying themselves around the house. With increasing age they found that activities tend to decrease and their interests narrow. The researchers concluded that the recognition, acceptance, and meaningful use of "free time" by older Americans is a major social problem.

The above research findings have been confirmed more recently by Reilly (1968). The table below summarizes the findings of a sampling of the free time activities of 5,000 OASDI beneficiaries. The prevalence of visiting, watching television, reading, and gardening confirms the previous studies.

TABLE I

Composite view of hours spent daily on various activities by older people sixty-five and older

Activity	Approximate hours per day (excluding Sunday)
Total hours available in a day	24.0
Sleep	9.0
Obligated time	6.7
Meals (preparing, eating, and cleaning up)	3.0
Housekeeping	1.6
Personal care	1.2
Shopping	0.7
Care of others	0.2
High-participation leisure time	6.5
Television, radio	2.8
Visiting	1.6
Napping	1.4
Reading	0.7
Low-participation leisure time	1.9
Gardening	0.5
Handicrafts	0.4

TABLE I (continued)

Entertaining	0.3
Club and church activities	0.2
Writing	0.2
Meditation, worship	0.1
Walking, sports	0.1
Rides, outings	0.1

Note: This summarization, though suggestive, omits time spent in employment. Not only is the sample restricted to OASDI beneficiaries, but the overview also fails to take into account time spent by those 27% of the sample still in the labor force (Beyer, 1961, p. 9).

Source: Niebanck and Pope, 1965, p. 67 (adapted); estimated from Beyer and Woods, 1963, study of over 5,000 OASDI beneficiaries in four selected--primarily urban--areas of the U.S., 1958.

The data reported by Reilly indicates that idleness occupies a significant proportion of older people's time, especially among those of advanced age and in the lower income groups. It is particularly striking to note that while the activities engaged in might be described as providing relaxation and diversion, very few of them indicate that the older person is interested in creative self-development or in service to others. These two basic ingredients, so obvious by their absence in modern society, were the main factors sustaining the aged persons in primitive societies. Whether their absence is due to the lack of social norms or individual values, or both, are questions deserving much more research.

I. Planning for Retirement

While the research cited provides important insights about the work and/or leisure attitudes of older people, the principle area of interest in the current study is the relationship between preretirement planning and adjustment to retirement.

One research study, the Cornell Study of Occupational Retirement (Streib, 1958), attempted to relate differences in adjustment as indexed after retirement to differences in anticipation which were indexed before retirement occurred. The three different anticipatory factors considered were:

Preconception of retirement; preretirement attitudes toward retirement; and having plans for retirement.

This longitudional study identified the two most important factors in adjustment to retirement as: (1) an accurate preconception of retirement; and (2) a favorable preretirement attitude toward retirement. Planning for retirement, which is often the main objective of preretirement counseling programs, was shown to be of relatively less direct importance. In fact, among those who held an inaccurate preconception of the retired status, planning served to impede adjustment.

While the two factors most important to anticipation are related to preretirement planning, the study noted that they are also highly related to other factors such as the expected retirement income. The major situational variables of good health and socio-economic status were found to be fundamental in aiding good adjustment.

The study concluded that the most important predictor of whether a person will make a satisfactory adjustment to retirement is his preretirement attitude toward retirement.

J. Preretirement Education Programs

The prevalence of preretirement counseling programs in industry has been the subject of several surveys as previously discussed. Few studies, however, have attempted to establish the reasons such programs were established, their objectives or their value to the firm or to the individuals.

Wermel and Beideman (1960) assessed industry's views on retirement preparation. Of 415 responding companies, 161 had established either limited or comprehensive counseling programs. The main reasons given for not establishing a program were lack of employee interest and shortage of personnel to administer the program. Of the 105 firms who indicated an interest in the programs, the main reasons given for deferring a decision were the need for further study on cost and organizational responsibility and the desire to wait until other companies had obtained enough experience with such programs that the results could be evaluated.

In the Wermel and Beideman Study, the 161 companies or 38.8% of the respondents--gave various reasons for installing counseling programs. These reasons included the following:

> It carries out the basic purpose of a pension program and helps the retiree plan and live a successful retirement.
>
> It increases public relations and helps attract and retain better employees.
>
> It increases the efficiency of the prospective retiree and provides an incentive for the employee to retire before he becomes physically unable to work.
>
> It is an important contribution to good management--employee relations.

Wermel and Beideman concluded that the various motives offered by management in supporting preretirement counseling indicated an awareness of a growing responsibility toward the welfare of employees as a result of social and economic circumstances. According to Wermel and Beideman, the following management comment was typical of the responses received: "Just as we accept the necessity of providing group life insurance, hospital-surgical-medical benefits, and retirement income, because we have advanced in our attitudes of what obligations a corporation has toward its employees (and because it is good business), we must now face up to the establishment of a preretirement counseling program."

While varying motives underlie the establishment of preretirement counseling programs, the programs coverage and counseling techniques have also been varied to meet specific needs within resources allocated.

The National Industrial Conference Board (1964), as a result of a survey of 974 companies, labeled programs as either "Benefit Plan" counseling or "General Counseling." "Benefit Plan" counseling was described as limited to three topics only: The amount of company pension; other benefits and services provided by the company after retirement; and Social Security Benefits and procedures.

Overall, the NICB Study found that thirty percent (30%) of the 974 companies offered "General Counseling" and of these, only about ten percent scheduled group sessions. The majority of programs using the individual approach provide for interviews with the employee. These interviews usually are arranged at strategic times prior to retirement. Some companies schedule the first interview five years before retirement while others delay the interview until it is necessary for the employee to execute the necessary legal documents incidental to retirement.

"Preretirement counseling," as the term is now being used, is often an inaccurate description of how the counseling process is presently conceived and conducted. To be most effective, the relationship between the counselor and older employees should be characterized by an atmosphere of trust, understanding, genuineness, warmth, and empathy. Employees should not be merely recipients of a lecture or a handout of reading material.

Wermel and Beideman (1961), after examining the type and content of counseling programs reported in their survey, developed a model retirement preparation program. This program was described as having three main objectives:

1. To stimulate and encourage employees to plan for retirement;

2. To time the program so that employees could develop and test their plans before retirement.

3. To provide the necessary aids for employees to use in carrying out their planning.

The model program was described as being applicable to larger firms employing approximately 10,000 employees and having a normal retirement provision at age sixty-five (65) and a mandatory retirement requirement at age sixty-eight (68). The salient features of the model plan included the following:

1. An initial "reminder" to employees at age fifty (50) and an invitation to take part in the program.

2. During the next eight years, participants are provided with planning materials, books, literature, etc., recognition is afforded older workers in the form of long-service clubs, extended vacations and more frequent medical examinations.

3. At age fifty-eight (58) employees and their spouces are invited to attend a series of ten group discussions. These weekly discussion sessions to cover the subjects of financial planning and budgeting, physical and mental health, leisure-time activities, matters of housing, including change in location, and community resources available.

4. In the years following the group discussions the indirect method of counseling is resumed and consists of providing materials and the opportunities for recognition and socialization. A year prior to normal retirement a personal interview is scheduled with the personnel department to discuss pension benefits, retirement data, etc.

5. For employees who elect not to retire at the normal age of sixty-five (65) and desire to continue to the mandatory age of sixty-eight (68), the model program provides for a one-month leave of absence at age sixty-six (66) and a three month leave of absence at age sixty-seven (67). During the three-year period the older workers train their replacements and undertake special tasks which utilize the experience, yet do not require long-term continuity.

6. After retirement, the model program provides for "keeping in touch" with the retirees and including them in special company functions and programs.

K. Evaluation of Preretirement Education Programs

Few studies have had as their objective an evaluation of the effect of preretirement counseling programs. The research cited has, in general, been in the nature of surveys concerning the availibility of programs, the types and subjects covered. Other research cited has established a relationship between making plans and satisfaction in retirement. Likewise, few companies which have initiated preretirement counseling have attempted to conduct an evaluation of their program's success. Wermel and Beideman (1961) note that when company evaluation was attempted, the evaluations were based, for the most part, on three main factors: (1) Employee participation in preretirement activities; (2) employee reactions to the various services offered; and (3) observed change in the attitudes that employees held toward retirement.

Hunter (1962) notes that little, if any, effort has been made by companies to control the quality of programs or to evaluate results. Franke (1962) suggests that this is probably due to the fact that most companies do not view a preparation for retirement program as a major requirement in the management of the company.

In reviewing objective-type research which has been done to determine the effects of participation in programs, Hunter (1962) cited three studies (Mack, 1954; Hunter, 1957; and Burgess, 1960).

In the Mack Study, 281 subjects who participated in sixteen (16) different programs in the Chicago Area filled out a "Retirement Planning Inventory" at the beginning and end of the program. On the basis of statistical tests, Mack concluded that the program reduced fear and increased positive attitudes toward retirement, increased constructive planning for retirement, and effected desirable behavior change in retirement preparation.

In Hunter's Study of 73 hourly workers age 60-65 in Niagara Falls, New York, before and after program data were obtained in order to study change in retirement attitudes, retirement planning information, plans for retirement and plans put into action. It was concluded that significant changes took place in each area investigated except that of retirement attitudes.

Burgess's Study reported results of a two-year research project which compared changes in attitudes toward retirement among two hundred subjects who participated in a preretirement discussion program as opposed to changes in attitudes of a matched group of subjects who had not been exposed to a program. The highest gains were found in retirement planning, financial planning, retirement anticipation, and retirement living. Only moderate gains were found in such categories as retirement attitudes, social adjustment, and mental outlook.

In more recent research, the University of Michigan (Hunter, 1968), conducted a longitudional study of preretirement education. This study, which is believed to be the most complete and objective evaluation conducted to date, was concerned with assessing the effects of an educational program on both the temporal and qualitative aspects of adjustment following separation from work. The study population included an experimental group of workers and wives who had been exposed to ten discussion meetings and a control group of workers and wives who were not exposed to preretirement sessions.

The three major null hypotheses investigated were: (1) That workers who participated in the program would not score higher on adjustment measures than workers who had not been exposed; (2) That there would be no difference in mean change scores over a two-year period; and, (3) That there would be no difference in mean scores or mean change scores because of race, education, income, and marital status.

The major findings of the study reported that "from the analysis of mean scores, experimental subjects had higher mean scores on half of the indices, but that none of these differences were statistically significant. However, the test of differences between mean change scores made it possible to reject the null hypothesis and to credit the preretirement education programs with having had the important effects of:

1. Reducing dissatisfaction with retirement.
2. Reducing worry over health, and;
3. Encouraging participants to engage in all kinds of activity including social activity with friends and members of the family.

Most of the statistically significant gains by experimental subjects occurred during the first year of retirement, and they tended to persist into the second year, but at a somewhat diminished level of significance.

The analysis of the effects of the program on the adjustment in retirement of sub-groups based on race, education, income and so forth, suggested the possibility that the program was more effective with white subjects, with subjects who completed eight or nine grades in school, and with subjects who were born in an English-speaking country."

In another recent project (The Drake University Preretirement Planning Center), an attempt is now underway to provide preretirement education to prospective retirees and to assess the program's effectiveness. In the first annual report of operation (Drake University, 1968), the center reported that over five hundred participants had attended a seven-week series of programs covering the topics of company fringe benefits, employment after retirement estate planning, investments, leisure-time activities, psychological aspects of retirement, and Social Security--Medicare.

The program's effectiveness was assessed through a continued monitoring of changes in adjustment and of attitudes; through evaluation of program satisfactions and dissatisfactions; and through actual behavior changes. A psychological scale designed specifically for the project demonstrated both statistically significant and positive changes in adjustment and attitudes toward retirement.

In summary, it appears that adequate retirement adjustment is a concern of a large segment of business management, but for some reason the growth of preretirement counseling programs has not increased significantly, with considerably less than half of the American companies making any attempt to prepare their employees, and probably less than ten percent of these companies have what could be called intensive preretirement counseling programs. One of the reasons cited for this reluctance to conduct programs is the lack of evidence that counseling really does improve adjustment and/or decrease resistance to retirement. Limited studies do show that positive attitudes and planning do appear to be related to retirement adjustment, that these factors can be effected through a counseling program, and that valid instruments are available for measuring adjustment and resistance. The present study was designed, therefore, to determine whether or not retirees with counseling were better adjusted than those without counseling.

CHAPTER II

DESIGN OF THE STUDY

A. Overall Research Plan

In order to carry out the general objectives of analyzing the inter-relationships between success in adjustment to retirement (or resistance to retirement), preretirement counseling and the psychological, economic, and sociological characteristics of the individual, a research plan was devised which incorporates the following design features:

Company Selection: Selection of eight (8) companies; four of which provided preretirement counseling to employees and four which did not.

The selection of companies to participate was made on the basis of an extensive study of counseling programs existing in Western companies. Insofar as possible, companies ultimately selected had installed a counseling program similar to the "model program" described by Wermel and Beideman (1961), and the program had been in existence long enough for retirees to have had the benefit of the full counseling program before they retired. Since we sampled retirees who had been retired up to five years, this meant that the program had to have been in existence approximately eight or more years.

Initially, it was planned to include large, medium, and small size companies in the sample. This plan, however, was infeasible because of the non-existence of counseling programs which met the study's criteria in small companies. As a result, all companies selected were classified as medium (1,000 - 5,000 employees), or large (over 5,000 employees).

Employee and/or Retiree Selection: The basic strategy of the study called for the collection of survey data using depth interview techniques with older employees and retirees. Selection of the employees and retirees to be surveyed was done by a random sampling technique using stratification by work skill level, present age, and retirement age (sixty-five or before).

B. Procedure for Screening and Selection of Companies with Preretirement Counseling Programs

In selecting Western firms having a preretirement counseling program, a survey was conducted of all firms having preretirement counseling programs. From this survey, we hoped to be able to select companies for more detailed analysis and to describe the typical West Coast counseling program for employees approaching retirement. In conducting this survey of company programs, a number of steps were taken to identify companies that had established preretirement counseling activities.

The first step in the identification process was to locate as many companies as possible. We obtained the names of companies that had been identified in previous research concerning preretirement counseling in the business and industrial environment. Dr. Robert Gray of the California Institute of Technology was most helpful in providing the results of the study of retirement preparation programs conducted by Wermel and Beideman in 1961.[1] This study which surveyed 756 firms by questionnaire, inquired whether or not the company had a preretirement counseling program. From the responses, Dr. Gray identified twenty-six (26) Western companies who had reported they had a preretirement counseling program at that time. We also contacted institutions who were known to have done previous research in the field of Industrial Relations, including the California Institute, the University of California, Los Angeles; the University of California, Berkeley; and the University of Chicago, to obtain names of companies who included preretirement as part of their employee relations services. The University of California, Los Angeles, provided information concerning preretirement counseling activities in companies participating in a current study being conducted by the Los Angeles County Federation of Labor, AFL-CIO. The University of California, Berkeley, Institute of Industrial Relations, provided information based on 1954 and 1967-68 surveys of industrial relations activities (including preretirement counseling) by companies in the San Francisco-Bay Area. The University of Chicago, Industrial Relations Center provided a list of thirteen companies that were either using or had expressed an interest in using the preretirement counseling programs developed by the University of Chicago. In the Pacific Northwest area, thirty companies that had attended the University of Oregon seminar and training session on preretirement counseling in 1965 were contacted, as well as the Oregon Department of Employment. In addition, other associations and agencies which were contacted for information included the Personnel and Industrial Relations Association of Southern California; the Social Security Administration; and Organized Labor in Southern California.

As a result of the above research and investigation, a list of approximately 150 prospective companies was compiled. In screening these companies, every effort was made to insure that counseling programs in large companies representing major Western industries such as oil, mining, and extractive industries and railroads had not been overlooked. In many cases telephone calls were made to the personnel directors or other company officials to determine the current status of preretirement counseling in the company.

It is considered that the review of the data provided by the various institutions and agencies, and the inquiries initiated directly with industry, brought together the most comprehensive list of companies with preretirement counseling activities in Southern California, the San Francisco Bay Area, and the Pacific Northwest. The companies were considered to be representative of principle Western industries and it is estimated that the companies contacted employ well over a million persons in the West.

As a result of the screening action described, a list of sixty-five (65) companies was formulated for more detailed interrogation. The companies who indicated some type of preretirement counseling program represented aircraft and aerospace;

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[1] Michael T. Wermel and Geraldine M. Beideman, "Retirement Preparation Programs: A Study of Company Responsibilities," California Institute of Technology, Pasadena, Californi April, 1961.

banking; insurance; electronics; public utilities; drugs, chemicals and food distribution; heavy manufacturing industry, manufacturing and assembly; and transportation and communication. For this selected list of sixty-five (65) companies, a questionnaire was constructed which solicited additional information about the company and its preretirement counseling program. Included in the questionnaire were such key items as: (a) Whether the company had a preretirement counseling program and when it was installed; (b) The topics covered in the program; and (c) The intensity of the program.

An introductory letter and questionnaire was then directed to the company president or to the key official in the company responsible for the program. The letter outlined the purpose and nature of the project and requested early completion and return of the questionnaire. The ninety percent (90%) response to the questionnaire was considered very good. This was attributed to the fact that the project directors had, in most cases, already contacted company officials by telephone and alerted them to the questionnaire as part of the initial screening phase.

C. An Analysis of Preretirement Counseling Programs in Western Firms

An evaluation of the questionnaire responses was conducted in January, 1968. Of the companies responding, forty-six percent (46%) indicated by their answers to the items on the questionnaire that they conducted some type of preretirement counseling program as contrasted with giving information only on pension benefits. The questionnaire responses were sorted by industry group and within each industry by company size and geographical location. An evaluation was made of the extent and intensity of the preretirement counseling program and whether in included group or individual counseling or a combination of both. Company retirement policy and date of establishment of the preretirement counseling program were also noted.

The prevalence of preretirement counseling programs among fifty-eight (58) respondents to the sixty-five (65) mailed questionnaires is indicated in the table below. Industry group and company size is indicated. It was somewhat surprising to discover that, even among companies who had indicated the existence of a preretirement program in the initial screening, upon close examination, the content and design of their program did not qualify under our criteria, even at a minimum level, to be called "counseling."

Prevalence of Preretirement Counseling Programs
Among Fifty-Eight Respondents to Sixty-Five Mailed Questionnaires

Size of Company:	Large (over 5000 emp)		Medium (1001-5000 emp)		Small (0-1000)	
	Program	No Program	Program	No Program	Program	No Program
Industry Group						
Aircraft and aerospace	2	3	0	2	0	0
Banking	1	4	0	0	1	2
Insurance	1	1	1	3	0	1
Electronics	1	0	1	2	0	1
Public Utilities	2	2	0	4	0	1
Drugs, Chemicals and Food			0	2	0	2
Heavy Industry	1	4	0	0	0	1
Manufacturing industrial	3	1	1	2	0	0
Transportation and Communication	1	1	2	1	0	0
	12	16	5	16	1	8

Note: The responding companies employed approximately 600,000 employees. Among companies reporting that they had some type of preretirement counseling program, the retirees since January 1, 1963 numbered approximately 16,000.

It was apparent from the evaulation that small companies had not installed preretirement counseling programs. The one bank that had installed a program had only a few retirees who had gone through the program. Two of the smaller companies responding reported that they were considering installing a preretirement counseling program. Several smaller companies doubted the need for preretirement counseling and one bank reported negatively as follows:

> "Our bank does not have a formal preretirement program of any type, although the matter has been discussed from time to time over the past several years.
>
> Our basic reason for not entering into such a program has been largely the result of discussions with our retired people as well as with those who are nearing retirement. Most have indicated that they do not feel such a plan is necessary and, indeed, a few have even taken a rather hostile position toward it."

From responses received, some suggest that in the smaller companies, retirement is to be considered an individual matter to be encountered at some future time, and the less said about it in advance the better.

It was also apparent that the companies which had installed preretirement counseling programs were predominately larger companies with over five thousand employees, however, it was interesting to note that of the large companies, approximately half of them had not seen fit to establish a preretirement counseling program. Of the West Coast companies that had programs, fifty percent (50%) of them had commenced their programs since 1960; and half had installed the program within the last two years.

An evaluation of retirement policies in effect in the respondent companies endorsed varying policies applicable to retirement as indicated in the table below:

Retirement Policies in Fifty-Eight Responding Companies

Retirement Policy	Percent of Companies
Mandatory Retirement (age 67, 68, 70)	22%
Mandatory Retirement (age 65)	50%
Flexible Retirement (extension beyond age 65 permitted)	19%
No Mandatory Retirement Policy	9%

The most important analysis of companies responding was to determine the extent of coverage, and the intensity of the preretirement counseling program, if such a program had been established. This analysis indicated that there was considerable variation between the responding companies on what they considered as constituting a preretirement counseling program. The questionnaires returned indicated that forty-eight percent (48%) of the responding companies counseled retiring employees only on the rights and benefits under the company's pension plan. Other companies included a review of the pension plan and attempted to answer questions, if raised by the retiring employee, whereas others concentrate on psychological adjustment by presenting employees with ideas about health, legal, housing, and retirement activities.

The "intensity" of each responding company's counseling program was evaluated in terms of: (a) The employee's age when counseling commenced, i.e., the total time the employee would be exposed to the program over the years before retirement; (b) the diversity of subject matter covered in the program; (c) the time devoted to each subject area; and (d) whether the counseling was administered individually or in groups, or a combination of the two. Employment of full or part-time counselors and whether spouses were encouraged to participate was also considered.

Evaluation of the programs against the above criteria revealed that only twelve responding companies had instituted programs which satisfied the criteria of an "intensive-comprehensive" counseling program. The other companies had programs that could best be described as an "innovative way of communicating" to employees an explanation of the company's retirement benefit package. In fact, one gets the impression from some companies that they wouldn't bother to even communicate the benefit package, except that under the retirement benefit plan the employee must choose one of several payment options, and therefore the company is required to meet with the employee to get him to make a decision.

The characteristics of the twelve programs selected for further investigation are described as follows:

1. Programs have been established for at least five years.

2. Companies have mandatory retirement policies.

3. Counseling is conducted on company time.

4. Employees are exposed to more than six hours of counseling.

5. Counseling commences at age sixty or earlier.
6. Personnel counseling records are maintained by the company.
7. Counseling programs coverage included all or a majority of the following subjects.
    a. Pension and Social Security Benefits.
    b. Personal financial planning.
    c. Health after retirement.
    d. Housing and living accommodations.
    e. Leisure-time activities.
    f. Retired-work activities.
    g. Legal aspects.

The twelve Western companies having an intensive-comprehensive preretirement counseling program represent a diversive group of Western business and industries. For example, the companies represented banking, insurance, utilities, heavy industry, manufacturing industry, electronics, and assembly type manufacturing. This diversity leads us to the conclusion that preretirement counseling is not industry centered, but is more closely aligned with individual company personnel policies.

To test this hypothesis we compared selected personnel policies of the twelve Western companies having intensive counseling programs with Eastern companies having established programs and with twenty-three Western companies that counseled only on the benefits package, or had no counseling program of any kind. From the comparison we developed some findings of general interest as follows:

When Programs Were Established: Compared to Eastern companies, the emergence of preretirement counseling programs in the West is relatively new. Over half of the Western programs have been established since 1965.

Policies for Older Workers: There is a high positive correlation between the existence of humanistic personnel policies for older workers and the existence of a preretirement counseling program. Companies having programs also had one or more of the following policies for older workers whereas the companies without programs did not report such policies for older workers.

a. Job redesign for older employees.

b. Special hiring policy for older workers.

c. Extended sick leave.

d. Medical examinations for older employees.

e. An option to work less than eight hours per day and/or forty hours per week.

Company Retirement Policy: Companies with mandatory retirement policies are more likely to have preretirement programs than companies without such a policy. Ten of the twelve companies with programs reported they had a mandatory retirement policy at age sixty-five (65) and two at age sixty-eight (68). Two reported a flexible retirement policy.

Among companies without programs, the mandatory retirement age ranged from sixty-five (65) to seventy (70) and two companies reported they had no mandatory retirement age.

The majority of all companies reported that voluntary retirement was permitted, usually beginning at age fifty-five (55).

Pension Plans: There appears to be no relationship between the existence of a preretirement counseling program and the quality of a company's pension plan. Only eight of the twelve companies reported that they had a pension plan for employees, and these range from providing ten to sixty percent of the employees working income in retirement. The cost to the employee ranged from nothing to about three percent (3%). The pension plan report from companies without preretirement counseling was incomplete.

Administrator and Counselors: Ten of the twelve companies with preretirement counseling programs employed full or part-time counselors and four reported that preretirement counseling activities was a special budget item.

Postretirement benefits: Less than half of the companies having preretirement counseling programs reported they carried on activities for retirees after retirement. Of these mentioning activities for retirees, the most frequently mentioned activity was invitations to company recreation events, availability of counselors, magazine subscription and retirement clubs.

Value of Preretirement Counseling Program: The reported values of preretirement counseling ranged from "ease the employees into retirement with the least amount of discord and in the most equitable way possible," to "acquaint employees with the values of retirement and how to use and retain these values." The most frequently mentioned benefits of the program included: "Encourage planning by the employee," "better morale," and "makes information available to the employee."

The Typical Preretirement Counseling Program: The analysis of the twelve "intensive" preretirement counseling programs produced a profile of the typical program. This profile is summarized as follows:

a. Scope: The program covers both hourly and salaried workers in the company.

b. **When Conducted**: Ten of the programs were conducted on company time, and two were conducted off company time.

c. **Type of Counseling**: Of the twelve companies, four provided group-type counseling; four individual counseling; and four provided a combination of group and individual counseling.

d. **Attendance**: All programs were voluntary and estimates of attendance ranged from thirty percent (30%) to one hundred percent (100%). Half of the companies invited spouses, and it was estimated that one-third to one-half of the spouses attended.

e. **When Counseling Commenced**: More than half of the companies commenced counseling prior to age sixty (60) with the majority starting counseling at age fifty-five (55).

f. **Time Exposure to Counseling**: The time exposure to counseling varied from five hours to more than twenty hours. The majority of the programs provided from six to fifteen hours of counseling. This time exposure to counseling in Western companies is less than the time reported by Eastern companies. In Eastern companies the time range was from sixteen to more than twenty hours.

g. **Union Participation**: Of the twelve companies, only one reported that the union participated in conducting the program. The eleven other companies either reported "no union," or "no union participation."

Program Content: The typical program covered the following subject areas. The typical time range devoted to each area is indicated.

		12 Western Companies Range of Hours	Four Eastern Companies Range of Hours
a.	Pension and Social Security Benefits	1.5 - 10	1.5 - 6
b.	Personal financial planning	1.0 - 2	3.0 - 4
c.	Health after retirement	1.0 - 5	1.0 - 6
d.	Housing and living accommodations.	1.0 - 2	1.0 - 4
e.	Leisure-time activities	1.0 - 3	1.0 - 4
f.	Retired-work activities	.5 - 2	1.0 - 2
g.	Legal aspects	1.0 - 2	1.0 - 2

In summary, our study of preretirement counseling programs among Western companies indicates there has been an increase in the number and percentage of companies conducting preretirement counseling activities (in the West) since 1961. While the majority of counseling programs cover only the dissemination of pension benefit information, a few of the larger companies have commenced extensive preretirement counseling programs comparable in content and intensity to those in Eastern companies. Companies which have initiated preretirement counseling, state that the principle values of such a program include encouraging planning by the employee, better morale, and a means to disseminate company information.

D. Procedures for Selecting the Eight Companies to Participate in the Study

The final step in the selection of companies was the selection of four of the twelve companies with programs and matching of these companies with four "identical" companies without counseling. Matching was done on the basis of industry, size, and geographic location. The re

The research director visited each of the twelve prospective companies to gather specific detailed information concerning their counseling program and personnel policies. The research director explained the purpose and methods of the study to company management and assessed the willingness and ability of the company to participate in the study. In most of the companies it took a special policy change by top management to allow us access to the names and personnel files of the retirees.

Once the four companies with programs had been selected and agreed to participate, other companies were contacted who did not have programs, but who were "identical" in as many ways as possible. We were exceptionally fortunate in securing cooperation of matching companies with location, size, organization, and policies that were amazingly similar. It was especially necessary that retirement benefits and policies be essentially the same in each matched pair; and we were able to meet this condition.

As a result of this comprehensive screening action, seven companies were invited to participate in the study and agreement to participate was obtained. (There were actually eight organizations selected, but two were owned by the same company, giving us an excellent match of two organizations with the same work, organization, personnel policies, but one with and one without preretirement counseling programs.) The eight organizations selected for the sample are described as follows:

Size of Companies:	Four medium (1,000 - 5,000 employees) Four large (over 5,000 employees)
Geographical Location:	Southern California Area
Industries Represented:	Insurance (2) Communication (4) Aviation and aerospace (2)

Counseling Programs: As a result of the screening of company programs previously described, it was decided to expand the design of the study to include an additional feature; to conduct a pilot evaluation of the effectiveness of postretirement counseling. One company, representing a large Western public utility, had instituted a preretirement counseling program in one major geographical division which utilized a combination of group and individual counseling techniques. Another company division located in a different geographical area of Southern California, had not installed preretirement counseling, other than an explanation of pension benefits; however, they had installed a comprehensive postretirement counseling program which included the utilization of full-time company counselors to maintain contact with the division's retirees and to provide counseling services.

E. Procedures for Selecting the Sample of Employees and Retirees

A stratified random sample of employees and retirees was selected from each participating company.

When drawing the sample of retirees from the company's listing of names of retirees, it was observed that many of those listed had retired "early" before reaching mandatory retirement age. In consideration of this, retirees in the sample who retired before reaching compulsory retirement age are identified separately in the sample.

The sampling design for selecting the sample is indicated as follows:

Sample Design:

	Employees	Retirees	Early Retirees
All companies	320	320	280

Sample Design (by industry):

	Employees	Retirees	Early Retirees
Aerospace	120	120	120
Communications (utility)	120	120	120
Communications	40	40	40
Insurance	40	40	None*
Total Sample	320	320	280

Sample Design (by skill level):

	Employees	Retirees	Early Retirees
Managerial	120	120	100
Skilled	120	120	100
Unskilled	80**	80**	80**
Total Sample	320	320	280

* Too few male early retirees for reasons other than physical disability to allow a completely balanced grid sample.

** The Insurance and Communications companies had too few unskilled personnel to allow a complete balanced grid sample.

Sample Selection: For selecting the sample each company provided the names, addresses and work skill designator of all employees aged sixty to sixty-five and all retirees aged sixty-six to seventy. From the list of names provided, a stratefied sample, as indicated in the above sampling design, was drawn. A table of random numbers was used in selecting the names for the sample. In the medium-sized companies the entire population of retirees was selected.

Because of an insufficient number of personnel in the specified categories, it was not possible to completely satisfy all requirements of the sampling design as it was possible to select only 893 names and addresses instead of the 920 indicated by the sampling design.

Using the names selected at random, an effort was made to interview every person selected. However, the utility company agreed to participate only if employees and retirees consented to the interview by mail in advance. All other companies advised employees and retirees by letter of the company's participation in the study and permitted the interviewers to make direct contact with the individuals, unless they specifically requested not to be contacted. The results of this methodology are considered to be of interest to future researchers. In one division of the utility company, for example, fifty-five percent (79 of 143 persons) in the initial random sample, when requested by mail to participate in the interview, either refused (returned a post card indicating their unwillingness to be interviewed) or did not respond to the invitation.[2] In the other six companies, where personnel were advised of the company's participation in the study and were contacted in person by the interviewer, only nineteen percent (102 of 539 persons) refused to be interviewed. Because of the above variations in refusal rates and since refusals constitute a limitation of the study's findings, an extensive follow-up program was initiated with persons who refused to be interviewed. An analysis of these findings is presented in the section of the report concerning data collection.

Of the 893 persons included in the sample, 539 were randomly selected from six companies and were contacted for interview. In the seventh company, the utility company, 221 consented to be interviewed. Of the 893 persons, 123 could not be contacted because they had moved away from the area or were on extended vacation and fifteen persons had died or were physically or mentally incapacitated and could not be interviewed. Of the total number of interviews attempted, it was possible to complete 648 or 72.5% of the 893 prospective interviews. The principle reasons for failing to complete an interview were the following: The person could not be located or contacted (three separate contact attempts were made when a valid address was available); refusal by the respondent to be interviewed; and death or physical or mental incapacity. The following table summarizes the interviewers' experiences:

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[2] Note: The high rate of refusals and non-responses by utility company personnel is believed attributable to two factors. First, it was very easy for people who "did not want to be bothered" to return the card declining the invitation. Second, a company strike was called several days after the invitation cards had been mailed. The latter event is believed to have had a significant impact on the non-response rate. An analysis of non-respondents indicated that many more skilled hourly employees failed to respond than did salaried workers, or retirees.

a. All companies except the utility company.

	No. of Persons	Percent
Number of interviews completed	431	65%
Respondent refused to be interviewed	102	15
Respondent could not be contacted	115	17
Death	5	1
Physical or mental incapacity	10	2
Total	663	100%

b. Utility Company (respondents consented by mail to the interview)

	No. of Persons	Percent
Number of interviews completed	217	94%
Respondent refused to be interviewed (after consenting by mail)	4	2
Respondent could not be contacted	8	4
Physical incapacity	1	0
Total	230	100%

Sample Composition: The final sample of respondents used in the study is described as follows:

Sample Composition	Employees	Retirees	Early Retirees
All companies	232	214	202

Sample Composition (by industry)	Employees	Retirees	Early Retirees
Aerospace	106	117	112
Utility	70	68	78
Communications	32	14	12
Insurance	24	15	0
Total	232	214	202

Sample Composition (by skill level)	Employees	Retirees	Early Retirees
Managerial	107	111	97
Skilled	89	69	71
Unskilled	35	34	34
Total	232	214	202

Sample Composition (by counseling program, industry, and company size)

		Counseling Program			No Counseling Program		
Industry	Company Size	Employees	Retirees	Early Retirees	Employees	Retirees	Early Retirees
Aerospace	(large)	57	59	48	50	57	63
Utility	(large)	36	31	40	33	38(1)	39(1)
Communications	(medium)	16	7	7	16	7	5
Insurance	(medium)	10	10	0	14	5	0
Total		119	107	95	113	107	107

The final total of 648 employees, retirees, and early retirees completing the interview is considered to constitute a representative random sample of the companies studied. A limitation of the sample would include the number who refused to participate and those who had moved or were on extended vacation. The analysis of refusals in the following section provides some insight about people who refuse to participate in research and it might be argued that these people tend to "disengage" from social interaction. On the other hand, the point might be made that those people who travel or take extended vacations tend toward the other extreme. If this hypothesis is true, then the two groups of non-respondents would tend to offset each other and would not bias the results to a significant degree.

In a comparable study by Kutner (1963, Five Hundred Over Sixty), interviews were attempted with 665 persons over the age of sixty (60). Of this number, 165 refused outright to be interviewed, agreed to be interviewed but refused at the scheduled time of appointment, or could not be found or had died subsequent to the original contact. In the Kutner Study, the completion of eighty percent (80%) of the interviews is considered to compare favorably with the completion of 648 or seventy-three percent (73%) of the 893 interviews attempted in the present study.

F. Data Collection Procedures

In companies which provided preretirement counseling, data concerning the program coverage, scheduling of sessions and counseling techniques data were collected through personal visits by the research directors.

In certain companies, individual records were maintained which indicated whether or not the employee had attended all counseling sessions or only a portion of the program. In other companies, individual records of attendance had not been maintained. Because of this, it was necessary to rely upon the recollection of the individual employee or retiree, as to whether or not he had received counseling. In order to do this, each respondent was asked if he was attending or had attended the counseling program. If an affirmative response was received, the respondent was asked to rate the "helpfulness" of the counseling received on each subject area constituting the program.

It is significant to note the fact that the employee or retiree's association with a company which offered preretirement counseling was no assurance of his attendance in the program. In all companies which offered counseling, attendance was voluntary, and overall, only fifty-seven percent (57%) of the employees were attending the programs and seventy-two percent (72%) of the retirees said that they completed or had attended most of the sessions offered in the program. Because almost half of the employees and one in four retirees from companies which offered counseling had not attended counseling sessions, it was necessary for purposes of analysis, to define as "counseled" only those persons who had attended the majority of the sessions offered in the program.

The significant difference between the percentage of employees attending counseling programs and retirees who had attended programs is attributable to the age counseling is commenced. In all companies employees aged sixty (60) through sixty-four (64) were selected in the sample; however, in certain companies, counseling was not commenced until the employee neared retirement, for example, at age sixty-two (62). Thus, many employees had not yet been offered the opportunity to attend counseling sessions.

It is significant that among retirees, twenty-eight percent (28%) did not attend counseling sessions, even though they were offered on company time. Within companies in the sample, invitations were extended to the retiring employee to attend the session. These invitations took the form of either a letter or a personal invitation by counselors, or both, but it was up to the employee to voluntarily decide whether or not to attend. The fact that seventy-two percent (72%) of retirees did attend the majority of sessions indicates that employees are willing to voluntarily take part in such programs and perhaps if more publicity was given the program, an even greater percentage of retiring employees would attend the sessions.

A limitation of the data collected in the study concerns the failure to complete interviews with persons originally selected in the sample. Although experienced interviewers* conducted the interviews, and concerted efforts were made to interview all persons selected, it was possible to complete only seventy-three percent (73%) of the total sample selected for interview. The table below indicates the principle reasons for failure to complete an interview.

All Companies	No. of Persons	Percent
Number of interviews completed	648	72.5%
Respondent refused to be interviewed when contacted	112	12.5
Respondent had moved away or could not be contacted	123	13.2
Respondent had died	4	.8
Respondent could not be interviewed for physical or mental reasons	6	1.0
Total	893	100.0%

The principle reason for failing to complete an interview was the inability to locate the respondent. Although names and addresses were provided by the company for retirees selected, it was found that many respondents had moved from the address of company record or could not be reached at the address. In some cases, new addresses were obtained from neighbors and if the person had not moved from the Western States area, an effort was made to complete the interview at the new address. Others could not be contacted at the address provided, even though three attempts were made on different dates. Again, according to neighbors, these people were on extended vacations, were traveling, or in one case, had joined the peace corps and was out of the country.

The attempts to contact people led to two conclusions. The relatively small percentage of inaccurate addresses provided by the companies indicated that the companies in the sample were quite successful in "keeping in touch" with their retirees. The second conclusion is that some retirees do enjoy extended vacations and travel and have no reservations about leaving their principle place of residence for extended periods.

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* We were fortunate to have as our interviewing firm Bardsley and Haslacher, Inc. The interviewers were trained peofessionals, and the research director spent one day working with the interviewers, discussing the purpose of the study, characteristics of the population, and going over the questionnaire in detail. Then each interviewer conducted at least one actual interview, and returned to be "checked out" on the results by the research director. Special problems on the questionnaire were answered at this time. We were extremely impressed with the high level of motivation and technical skill exhibited by the interviewers. All returned interview forms were checked by the firm's project supervisor and our staff for completeness and signs of internal consistency and when errors were discovered, the interview results were rejected or sent back for completion. As a further check on interviewer efficiency, a short questionnaire was mailed to approximately 50% of those interviewed, and in all cases the responses confirmed the accuracy and fidelity of the interviewers.

The second major reason for not completing an interview was refusal by respondents. In total, 143 persons refused initially to be interviewed. Because of the bias these refusals might introduce into the study, action was taken to attempt to determine why people refused an interview. In this sub-study of respondent refusals, two principle questions were investigated: Was the refusal due to the interviewer or to the respondent?

In order to investigate these questions the following action was taken: A questionnaire was prepared which was sent to approximately half of the refusals, asking the person for his opinions about retirement. The questionnaire was forwarded to all persons by registered mail and each questionnaire was accompanied by a covering letter emphasizing the importance of the study and requesting that the recipient reconsider and consent to our interview. The letter requested that if the respondent still did not wish to be interviewed, the questionnaire be returned without signature. The responses are summarized below:

a. Questionnaire as to why respondent refused (sent to approximately one-half of refusals; 68 persons)

Number who changed mind and agreed to interview	11
Number who refused a second time but returned the questionnaire	19
Number who did not respond	38
Total	68

The reasons given for refusing the first and second requests for an interview are recapitulated below:

Object to interviews and considers them an invasion of privacy	6
Did not care to be interviewed (no specific reason cited)	3
Was ill and didn't feel up to an interview	3
A member of his immediate family was ill	3
Felt he had nothing to offer	2
Was preparing to move or go on vacation	2
Total	19

b. Questionnaire concerning opinions about retirement (sent to the other half of refusals; 69 persons).

Number who changed mind and agreed to interview	20
Number who refused a second time but returned the questionnaire	24
Number who did not respond	25
Total	69

An analysis of the data provided by the twenty-four questions returned is summarized below:

a. Response to the following questions:

"Overall, my satisfaction in retirement is:

No. of Responses	
9	a. Excellent, I'm happier than ever.
8	b. Satisfactory, about what I expected.
3	c. A little less satisfactory than I expected.
1	d. Unsatisfactory in many respects.

The things that are most unsatisfactory about retirement are:
(check as many as you wish)

No. of Responses	
8	a. Not enough money to live on.
3	b. Poor health.
3	c. Limited activities.
1	d. Not enough friends.

Are you working on another job?

No. of Responses	
1	a. Yes, full time.
3	b. Yes, part time.
18	c. No.

Would you please let us know why you do not wish to be interviewed--by checking as many of the following items as appropriate:

No. of Responses	
3	a. I am too busy to grant an interview.
3	b. I am ill and don't feel like an interview.
5	c. This interview would be an invasion of my privacy.
5	d. This interview would be a waste of my time.
0	e. I object to this interview because I don't think my answers will be kept confidential.
	f. Other (write in).
2	"I dislike interviews."
1	"A college can't tell a large company how to run its business."

While it is impossible to draw any conclusions from the sketchy data provided, it does appear that a small percentage of the people object to interviews and participating in research. In other cases legitimate reasons of illness or the illness of a member of the family were given for the refusal. It is interesting to note that thirty-one people, or twenty-three percent (23%) of the initial refusals changed their mind upon the second request and agreed to be interviewed. Nevertheless, the question remains as to why sixty-three (63) people both refused the interview and failed to respond to the questionnaire. Concerning these people, we can only report that ten percent of the total sample refused to cooperate in any way with the researchers. If the responses of the twenty-four who returned our short questionnaire are valid, then there is no reason to conclude that these people are less adjusted than those who were interviewed. However, the ten percent who refused any cooperation may at least be less than "well adjusted" in their desire for attention and social interaction with an interviewer.

The questions which were asked by the interviewers are presented in the Appendix. The interview was pretested on retirees and older employees from a nineth firm with a preretirement counseling program. These interviews were conducted by the four members of the research project staff, results were analyzed and changes in question wording and interview format were made where necessary. The research design called for one-third active employees, one-third regular retirees, and one-third early retirees, and for almost every area on the questionnaire the content of questions were the same for each of these three groups. The early and regular retirees" questionnaire was identical, while the alterations in the active employees' questionnaire included a change in tense where appropriate, and in a few instances, deletion of questions when they were obviously inappropriate. These alterations and deletions are noted in the Appendix.

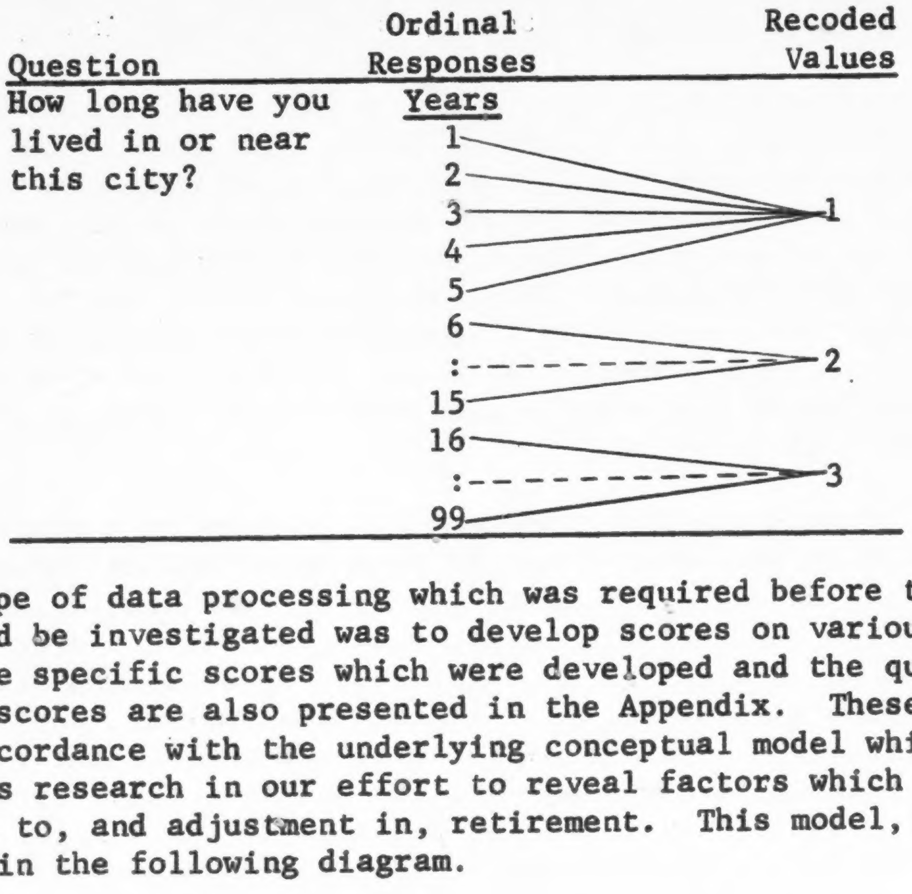
The construction pattern for the individual questionnaires looked something like the following:

Questionnaire Designed for:	Question on Retirement	Question on Working Life	Factual Question on Retirement
Retirees	Present Tense	Past Tense	Present Tense
Employees	Future Tense	Present Tense	Deleted (usually)

G. Data Analysis Procedures

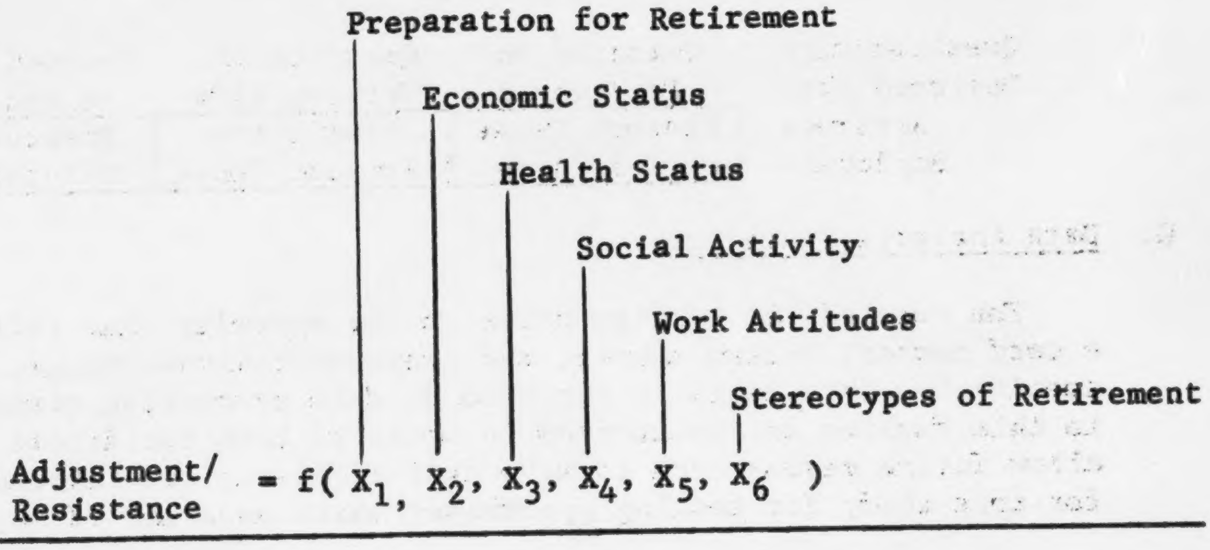
The copy of the questionnaire in the Appendix also indicates, for each question, a card number, column number, and response interval range, all of which completely specify the data as it is recorded on data processing cards. The data was organized in this fashion and documented in order to both facilitate its processing and to allow future researchers to have full access to the information which was collected for this study for testing hypotheses which were not of major concern to this report.

It should be noted that the questionnaire responses were recorded on the first seven data cards for each individual, and the information on cards eight and nine were generated from these responses. The last part of card eight and practically all of card nine consists of questions which were recoded from a two-digit response interval into a one-digit response interval. The following diagram illustrates this type of recoding using the first recoded question in the Appendix as an example. Appendix A makes reference to all questions recoded in this manner.



A second type of data processing which was required before the research hypotheses could be investigated was to develop scores on various attitudinal dimensions. The specific scores which were developed and the questions which comprise these scores are also presented in the Appendix. These scores were developed in accordance with the underlying conceptual model which was used in structuring this research in our effort to reveal factors which were associated with resistance to, and adjustment in, retirement. This model, in an abreviated form, is shown in the following diagram.

Retirement Resistance/Adjustment Model

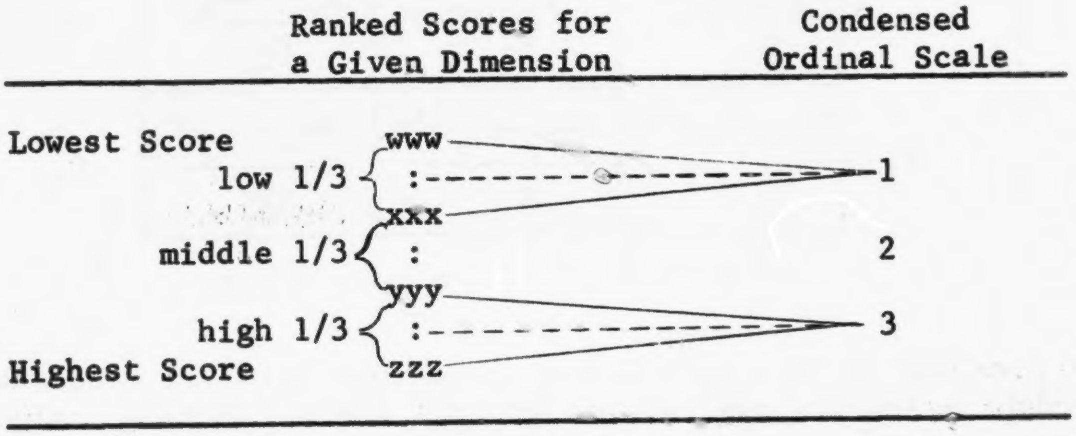


$$\text{Adjustment/Resistance} = f(X_1, X_2, X_3, X_4, X_5, X_6)$$

For many of these dimensions both an objective and a subjective rating were desired. From inspection of Appendix B, one can see that most of the scores that were developed represent subjective or attitudinal ratings of the respondent toward these dimensions. Once again there was an attempt to keep the active employees and retirees scores parallel, however some scores did not allow us to do so. The Appendix indicated the changes, if any, made in developing the employees' scores as opposed to the retirees' scores. All of the scoring information which was generated from the original data was punched in the respondent's card number eight, and is so indicated at the end of the question section of the Appendix.

The weights attached to each categorical response for all of the questions making up a given score are also indicated in the Appendix. In general the most negative responses were always assigned a weight of one (1), and each of the other categories was given a successively higher weight as the responses became more positive. A respondent's score on a particular dimension was determined by summing the weights attached to each of his responses. Thus, for practically all of the scores, the higher the score the more positive is the respondent's rating on that dimension. The few exceptions to this, i.e., where low scores are more positive than high scores, are obvious from inspection of the weights assigned to the question responses for all questions making up a given score.

The objective of this scaling procedure was to develop a score which could be used as an interval scale or one which could be used as an ordinal score, depending on the assumptions which the investigator wanted to make regarding the level of measurement achieved by the series of questions making up a given score. For the research presented here, it was felt that in light of the difficulty in measuring attitudinal dimensions and the lack of validation studies on our measuring instruments, that the assumption of having achieved a interval level of measurement was unrealistic. Thus, the only assumption made regarding the developed scales was that they represented an ordinal score. In line with this premise and the decision to use the chi square statistic for testing the hypotheses, a condensed ordinal score was developed for each individual to indicate whether he was in the lowest one-third of all of the scores on a particular dimension, the middle one-third, or the highest one-third of all the scores. In generating this additional ordinal score, all of the original scores were ranked from the lowest to the highest. Then the individuals within the lowest thirty-three percent (33%) of the scores received a new score of one (1), the middle thirty-three percent (33%) received a score of two (2), and those within the highest thirty-three percent (33%) of the scores received a new ordinal score of three (3). The division at equal one-third intervals was not precise on every scale, since in some instances the individuals on each side of a one-third division have the same scores. In such cases, the nearest natural change in the scores was used as the division between the different groups of scores. The following diagram illustrates the transformation procedure from the original ordinal score which resulted from the questions in Appendix B, to the condensed ordinal score which was used throughout this research.



Thus, the data on each individual includes an original ordinal score which may have a considerable range and a condensed ordinal score which has a range of one (1) to three (3).

The chi square statistic was used throughout this research to test for the independence of the variables stated in the hypotheses. The statistic was developed from the data by using the following formula:

$$\chi^2 = \sum_{i=1}^{r} \sum_{j=1}^{k} \frac{(O_{ij} - E_{ij})^2}{E_{ij}} \text{, with } (r-1)\ (k-1) \text{ d.f.}$$

where, r = the number of rows in the data matrix and i is the index for all of the rows.
k = all number of columns in the data matrix and j is the index for all of the columns.
O_{ij} = the observed frequency in the ith row and the jth column of the data matrix.
E_{ij} = the expected frequency in the ith row and the jth column of the data matrix.
d.f. = the degrees of freedom

The following three by three matrix shows the values which make up the chi square statistic, i.e., all of the cells' values are summed to form the chi square statistic. In this matrix, R_i and C_j indicate the ith and jth levels of the R and C variable respectively. R and C are used here as variables names to relate the variable to the row (R) and column (C) variable.

VARIABLE C

$$\begin{array}{cc|c|c|c|c}
 & & C_1 & C_2 & C_3 & \\ \hline
 & R_1 & \frac{(O_{11}-E_{11})^2}{E_{11}} & \frac{(O_{12}-E_{12})^2}{E_{12}} & \frac{(O_{13}-E_{13})^2}{E_{13}} & O_{1.} \\ \hline
\text{Variable R} & R_2 & \frac{(O_{21}-E_{21})^2}{E_{21}} & \frac{(O_{22}-E_{22})^2}{E_{22}} & \frac{(O_{23}-E_{23})^2}{E_{23}} & O_{2.} \\ \hline
 & R_3 & \frac{(O_{31}-E_{31})^2}{E_{31}} & \frac{(O_{32}-E_{32})^2}{E_{32}} & \frac{(O_{33}-E_{33})^2}{E_{33}} & O_{3.} \\ \hline
 & & O_{.1} & O_{.2} & O_{.3} & N
\end{array}$$

The O_{ij} values in this matrix are the actual observed frequencies for a given response combination for the two variables C and R. The $O_{i.}$ value is the frequency for the ith level of variable R, overall level of variable C and the $O_{.j}$ value is the frequency for the jth level of variable C, overall levels of variable R. N represents the total responses in the data matrix.

In order to compute the chi square stastic, the expected frequencies must be determined first. The logic behind the expected frequencies, using cell (11) as an example, is as follows. The best estimate for the probability that event R_1 will occur is $\frac{O_{1.}}{N}$. Likewise, for the event C_1, $\frac{O_{.1}}{N}$ is the best estimate of its probability of occurrence. Furthermore, if two events are independent, which is the assumption underlying the null hypotheses of the chi square test, then the probability of their joint occurrence is found by multiplying their individual probabilities together. Thus, the probability of the event R_1, C_1 or cell (1) is given by $\frac{O_{1.}\ O_{.1}}{N^2}$. Finally, in order to find the expected frequency in cell (11), one would have to take this joint probability and multiply it times the total number of observations.

Thus, $$E_{11} = \frac{O_{1.}\ O_{.1}}{N^2} \cdot N \text{ , or } \frac{O_{1.}\ O_{.1}}{N}$$

With these expected frequencies for each cell in the matrix, the chi square statistic can be calculated as shown previously. As the observed frequency deviates more and more from the expected frequency, the squared deviation becomes quite large and the individual cell values become large. Thus, the summation of these values or the chi square statistic becomes large and the hypotheses of independence is rejected with a certain level of confidence. The assumptions of normality and interval scales are not required for this test of independence, thus, the chi square statistic met the objectives of this research and was used throughout the investigation. Even though this statistic is not as powerful (i.e., for rejecting the null hypothesis when it, in fact, should be rejected), as other statistical tests of significance, it was felt that the results achieved by this method of testing would have more generality than those statistical tests requiring more rigid assumptions that readily permitted by the available data. Thus, we may conclude that many of the trends (in the expected direction) which were discovered (i.e., see next Chapter), but which were not statistically significant using the chi square, might have been statistically significant had we used a parametric statistic. In short, we decided to error on the side of being overly conservative in our interpretation of the results.

In an attempt to develop an equation to predict adjustment and resistance to retirement, the last section of this report shows the results of a regression analysis, using the interval type scores developed on each dimension. While it is true that all of the assumptions normally associated with the use of regression analysis cannot be completely met with our data, the regression equation, using the least squares solution, does represent the best linear prediction equation for the given data.

The variables chosen to be included into the equation are selected in a stepwise procedure. The first variable selected is the one having the largest correlation with the dependent variable. Each additional variable enters the regression equation on the basis of its partial correlation with the dependent variable. Furthermore, after each new variable is added, all of the variables entered prior to that one are re-investigated to see if they are still, in fact, valuable contributors to the equation. If they are not, due to their relationship to other variables in the equation, then they are released.

CHAPTER III

FACTORS IN ADJUSTMENT AND RESISTANCE TO RETIREMENT

A. Introduction

One of the major goals of this study was to determine the inter-relationships between successful adjustment to retirement and certain psychological, economic, and sociological characteristics. Among the questions which were of major concern were the following:

a. Do employees really resist retirement, and if so, under what conditions?

b. Do all employees view compulsory retirement and voluntary retirement in the same way?

c. What psychological, sociological, and economic factors appear to be related to successful adjustment to retirement?

d. Do attitudes toward retirement and leisure change after retirement?

The analysis was conducted by studying the inter-relationships between questions asked of a sample of 416 retired workers and 232 active older workers age 55-65. In each case, a chi square analysis was used to determine the significance of the relationship between the variables.

Adjustment to retirement was determined for retired employees by their answers to a series of fourteen (14) questions. Examples of the questions are:

> On the whole, how satisfied would you say you are with your way of life today? Would you say you are very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?
>
> All in all, how much unhappiness would you say you find in life today? Would you say a good deal; some, but not much; or almost none?
>
> I have made many plans for things I'll be doing a month or year from now? (Strongly disagree, disagree, agree, strongly agree.)

Similar questions appropriately rephrased were asked older active employees to determine their degree of resistance to retirement. As described in Chapter II, answers to all questions were totaled and each person was assigned an adjustment rank (high, medium, and low).

Retirement adjustment and resistance to retirement were then compared to other factors, including the following:

Interviewer's rating of adjustment.

Retirement income.

Perceived adequacy of retirement income.

Discrepancies between expected retirement income and realized retirement income.

Change in retirement standard of living relative to working life standard of living.

Degree of retiree's financial planning for adjustment.

Other similar factors related to adjustment in the areas of health, activities, and morale (before retirement).

Material in this chapter is organized as follows:

B. General Characteristics
  (1) Retirees and older employees.
  (2) Early retirees vs. regular retirees.

C. Retirees' Adjustment in Retirement.

D. Employees' Resistance to Retirement.

E. Prediction Model of Adjustment and Resistance to Retirement.

F. Preretirement Planning and Adjustment and Resistance to Retirement.

G. An Evaluation of Preretirement Counseling Programs.

H. Summary of Significant Relationships in Retirement Adjustment and Resistance.

B(1) General Characteristics of Retirees and Older Employees

Characteristics from the analysis of data shown in Appendix A can be summarized as follows:

1. In general, retirees have recently moved into the residence which they occupy. Over forty-one percent (41%) have been in their current residence for less than five years, as compared, for example, with only twenty-six percent (26%) of the employees who have moved within the past five years. This recent mobility is also reflected in the finding that twenty-eight percent (28%) of the retirees have recently moved to their present location (city) as compared with only five percent (5%) of the employees who have moved during the past five years. It should be noted, however, that, as a total group, both employees and retirees appear to be rather stable: Seventy-eight percent (78%) of the employees and fifty-seven percent (57%) of the retirees have lived in the same city for over sixteen (16) years, and twenty-seven

percent (27%) of both groups have lived in the same house for more than sixteen (16) years.

2. A surprisingly large number of respondents were fairly well educated. About thirty-three percent (33%) of the retirees, and forty-two percent (42%) of the employees, had one or more years of college; but on the other hand, twenty-five percent (25%) of the retirees and twenty-two percent (22%) of the employees had less than two years of high school.

3. Both retirees and employees in the survey had been with their last employer a very long time. Almost forty percent (40%) of both groups had been with their last employer longer than thirty (30) years, and approximately eighty percent (80%) of both groups had never been employed with any other company, nor had they experienced unemployment since the age of thirty. In terms of employment it is possible to conclude that our sample is composed of persons with an extremely stable work history, especially as compared with current work trends. Even within the company, seventy-seven percent (77%) of both groups reported they had worked the entire time at the same plant location.

   This is further substantiated by the fact that over ninety-six percent (96%) of both groups apparently had been satisfied with their employer and would not have changed employers, even if they had had the opportunity for the same job, seniority and pay with another company. (Eighty-four percent and eighty-two percent also wished to continue the same type of work even if offered an opportunity to change.)

4. Most of the workers apparently did not worry about competition from younger workers or changing technology, nor were they worried about being forced to retire early. Over ninety percent (90%) of both groups reported no such worries. This is an interesting finding since it is inconsistent with a common stereotype about older employees.

5. Over eighty-six percent (86%) of both groups felt that older employees' quality of work was considerably increased because of their experience. Another look at their attitudes toward themselves as employees can be seen by the following responses:

   Respondent's rating of quality of work done by older employees as compared to younger employees.

Less	3.0	1.7
About same	19.0	20.0
Somewhat more	29.3	24.5
Much more	48.7	53.6
Non-respondents	--	.2

Respondent's rating of the amount of work done by older employees as compared to younger employees.

Less	8.6	10.1
About same	40.9	35.8
Somewhat more	23.3	27.6
Much more	26.7	26.0
Non-respondents	.4	1.2

The conclusion from the analysis of the data above indicates that for about fifty percent of both groups there is a feeling that older employees produce both more quantity and much more quality in their work.

6. Most of the interviewees did not believe that older workers should be given any special privileges such as special equipment or other policies to make their jobs easier. (Fifty-five percent (55%) of the employees and retirees disagree with the concept of jobs involving less work for older employees and sixty-six percent (66%) of the employees and sixty-three percent (63%) of the retirees disagree about special equipment to make the job easier for older employees.)

7. It is no wonder then that forty percent (40%) of employees and forty-three percent (43%) of retirees felt that a mandatory retirement age was unfair. A majority also disagreed that gradual disengagement from the work force should be permitted. (Fifty-four percent (54%) of the employees and sixty-five percent (65%) of the retirees.)

   However, seventy-six percent (76%) of the retirees and seventy-one percent (71%) of the employees indicated they looked forward to retirement, or "couldn't wait." There were about twenty-seven percent (27%) of the older employees who indicated they were somewhat reluctant to retire or disliked the idea. This characteristic would tend to distinguish the sample from others. (Some previous writers have indicated that in general resistance to retirement is substantial, i.e., Friedmann and Havighurst, 1954.) It also indicates that people are much more resistant to mandatory retirement than to retirement, because the former seems to imply that they are less than effective.

8. We also asked both employees and retirees questions relating to their decision to retire. For example, "What are the reasons for not retiring earlier?"

	Employees	Retirees
Money	55%	47%
Like working	25%	36%
Other reasons and non-response	20%	17%

It is interesting to note that employees are more motivated to continue working by money, and retirees were more influenced by enjoyment of the working process. This is consistent with responses to another question asked the retirees:

"Knowing what you know now about retirement, are you satisfied with when you retired?"	Yes, 50%
Wish you had continued?	Yes, 26%
Wish you had retired earlier?	Yes, 24%

It appears from the various analyses of the data that there is, consistently, approximately twenty-five percent (25%) of the retirees in this sample that might be called "hard core" resistors. More analysis of this phenomenon will be presented later.

9. Only sixteen percent (16%) of this sample of retirees was currently employed. This contrasts with national figures showing that over half of the retirees receiving OASDHI were still working (1963 Survey of the Aged). Furthermore, money was not the major reason for retired individuals returning to work. Only twenty percent (20%) indicated they had returned to work for money. (This confirms findings by Friedmann and Havighurst, 1954.) Other reasons were: Twenty-seven percent (27%) returned because they like to work, twenty-seven percent (27%) because they needed something to keep them busy, and twenty-six percent (26%) "other reasons." About half (46%) of those who returned to work were working full time (thirty-one or more hours), another thirty-two percent (32%) of those working reported working sixteen to thirty hours, and twenty-two percent (22%) were working less than fifteen hours. We asked all retirees who expressed a desire to return to work how hard it was to find work. Fifty-three percent (53%) reported "little or no" problems, but the rest reported problems ranging from "no one wants to hire older workers" (20%), to "general shortage of work" (4%). (Note: Twenty-three percent (23%) of the retirees said they had, before retirement, planned to continue working after retirement, whereas only nineteen percent (19%) of present employees are planning to continue and another fourteen percent (14%) are undecided.)

10. The results of this study show that most retirees have either the same or a greater number of activities in retirement, rather than fewer. Only twenty percent (20%) of the retirees reported fewer activities in retirement than before retirement. (This tends to contradict the findings of Havighurst, Newgarten, and Tobin, 1964), who reported there was a tendency for both social and psychological engagement to decrease with advancing age. The data in our study indicates that a minority of the retirees reported "disengagement.")

Another thing that the data indicate is a difference between expectations of employees and recalled expectations of retirees. (We asked both groups to tell us their expectations about: (a) number of activities, (b) intensity of participation in activities, and (c) enjoyment of activities as they recalled these expectations before they actually retired. We asked employees the same question, and compared responses. The comparison showed a major difference. This probably indicates that the retirees recall is highly influenced by their present perceptions (and in fact there is little difference between their reported expectations and their reported present level of participation and enjoyment). Therefore, the most valid measurement of "typical" expectations before retirement can be assumed to be those of the present employees, and consequently, in the chart below, the most valid comparison is between the percentage in Column A and Column C

	A Expected by Employees	B Expected by Retirees Before Retirement	C Actually Realized by Retirees
Number of Activities:			
Fewer	7%	20%	24%
Same	40%	44%	35%
Greater	54%	37%	41%
Intensity of Participation:			
Decreased	2%	12%	21%
Same	22%	33%	27%
Increased	75%	54%	52%
Enjoyment of Activities:			
Less	1%	2%	9%
Same	31%	36%	54%
Somewhat or much more	68%	61%	37%

You will note in the chart above that in all three areas of activity there is approximately twenty-five percent (25%) discrepancy between expectations and realized, and in each case in the expected direction. Therefore, although as a group the retirees in this study exhibited far more increase than decrease in "engagement," they are more "disengaged" than they expected to be before retirement.

11. Ill health does not appear to be a major problem with the sample of retirees in this study. A majority of the employees had equal or better health in retirement than they had when they were working. Interestingly enough, however, when asked about their perceptions of other retirees' health, almost two-thirds of our respondents felt that retirees' health, in general, "gets worse" after retirement. Thus, even though our respondents' health was good or better than

expected, the stereotype about declining health is still believed by the majority of the retirees and active older employees.

Attitudes Toward Health

	A Employees (Present Attitude)	B Retirees (Before Retirement)	C Retireee (Present Attitude)
Health rating:			
Poor	1%	4%	5%
Fair	10%	17%	18%
Good	50%	40%	46%
Excellent	39%	38%	31%
Health expectations:			Actual Health
Gets worse	3%	3%	8%
Stay same	79%	79%	77%
Get better	18%	18%	14%

In the chart above we can see that there does appear to be some difference between expectations and reality but not as much discrepancy as in the activities area. Most people expect to stay at the same level of activity after retirement, and most do. It is extremely interesting that fourteen percent (14%) actually believe their health is better now than before retirement. It should also be noted that sixty-eight percent (68%) and sixty-two percent (62%) (employees and retirees) feel that their present health is better than other people the same age and only two percent (2%) and six percent (6%) feel it is worse. Objective data on the retirees' health tends to confirm the good health of both the group of retirees and employees, which may be a caution that we do not have a "typical" group of employees in this study and may account for the lack of disengagement of this group (reported in No. 10, above).

12. The financial status of the sample of retirees in this study shows some marked deviations from a more "normal" or average group of retirees. First, ninety-eight percent (98%) of the group were receiving pensions from their former employers. (In the 1963 Survey of the Aged, only approximately sixteen percent (16%) of all retired people were receiving pensions under employer pension plans.) Second, relatively few of this group are working. Only twenty-three percent (23%) of the retirees reported income from self employment, wages or salary. Third, about thirty percent of the group had a fairly substantial income during their working lives, falling into the bracket $941-$1500 per month. Fourth, only fifteen percent (15%) of the retirees reported present living standards lower than that which they had earlier in their lifetimes. Fifth, over three-fourths of the group do not worry about money matters. On this basis, one would expect the retirement adjustment of this group to be rather good, at least insofar as

satisfactory adjustment depends upon financial status. (This may also help explain the lack of disengagement reported in No. 10, above.)

13. The retirees and employees in this sample do about the same amount of planning. Seventy percent (70%) of the employees and sixty-seven percent (67%) of the retirees have made plans "for a month or years from now." The greatest amount of planning before retirement was for financial needs. Over forty percent (40%) made "many plans" for financial needs in retirement and over seventy-five percent (75%) of them saved regularly for retirement. A savings account was the most popular savings media for this group (58%), although over forty percent (40%) of the group also reported purchasing stocks, twenty-six percent (26%) bought bonds, and another twenty-two percent (22%) saved through life insurance. It is interesting to compare the general level of planning by each group in each of the three areas: Financial, activities, and health. The data in the chart below shows the differences.

Comparison of Levels of General vs. Specific Area Planning

	Employees	Retirees
General Planning		
No plans	21%	28%
Few plans	50%	46%
Many plans	28%	26%
Planning for Financial Needs in Retirement		
No plans	21%	21%
Few plans	45%	38%
Many plans	33%	41%
Planning for Retirement Activities		
No plans	41%	49%
Few plans	33%	32%
Many plans	25%	18%
Planning for Health Needs in Retirement		
No plans	72%	72%
Few plans	22%	20%
Many plans	6%	7%

The analysis of the data in the chart above indicates that planning for financial needs is slightly higher for retirees than general planning, with about the same results for employees. However, planning for retirement activities is considerably less than general planning (approximately twenty percent difference) although there are about as many employees making "many plans" for activities as there are employees making "many plans" generally. The least planning appears to be in the health area, where seventy-two percent (72%) made no plans.

In planning for retirement, over forty percent (40%) of this group indicated their employer helped them make plans for retirement, although a vast majority of the group actually reported they made few or no plans, even though they were so encouraged. Less than twenty-five percent (25%) of the group mentioned the existence of an employer's preretirement counseling program which is somewhat strange since approximately one-half of the people were from companies with programs.

14. Regarding insurance protection, about two-thirds of the retirees and forty-five percent (45%) of the employees reported less than $21,500 worth of life insurance protection. However, relatively few of these individuals are dissatisfied with this amount of protection, only about twenty percent (20%). Over half of the group reported cash value of their life insurance of less than $1500, and yet this group is generally not dissatisfied with this amount of cash value. Thus, the sample of people in this study have relatively little life insurance and do not seem unhappy with this situation.

15. The workers in this survey were asked to compare their actual retirement income with expected retirement income. Interestingly enough, only fifteen percent (15%) of the retirees indicates they were receiving less retirement income than they expected, and twenty-two percent (22%) reported income to be more than they expected. A common belief about retirement is that individuals always expect more than they are going to get. Apparently persons in this group of retirees are fairly realistic about financial expectations.

    Furthermore, the group also seems relatively satisfied with their amount of retirement income. Over sixty percent (60%) were satisfied or very satisfied with their pension income. About a quarter of the respondents indicated their amount of retirement income was "less than adequate" and a larger percentage, around thirty-six percent (36%) were somewhat or very dissatisfied with the amount of pension income, the most common amount of which was reported to be between $50 and $125 per month (received by 37%).

16. Liquid asset position of these respondents appeared to be fairly typical, with only approximately thirteen percent (13%) reporting no bank balances. Sixty percent (60%) of the group reported ownership in some stocks.

17. Only about a third of the retirees indicated they were required by the company to retire upon reaching retirement age, however, nearly two-thirds of the active employees believed they would be required to retire due to the mandatory retirement policy. Failure of communication of actual company policy, and/or to understand the retirement policy was evident. For example, a vast majority of both employees (70%) and retirees (62%) indicated they wanted to stop working so they could enjoy retirement life, which seems to contradict the previous data that employees are reluctant to retire. It would appear that the resistance is much more related to misunderstanding than to a desire to continue working.

Generally, other reasons for wanting to retire were rejected by a majority of the employees and retirees. Only sixteen percent (16%) of the retirees and three percent (3%) of the employees indicated they wanted to retire because of poor health, and only eight percent (8%) and four percent (4%) wanted to retire because they disliked the work they were doing. Neither were they dissatisfied with the company (only 4% agreed with that reason). The only other reasons that were reported by a fairly high number of retirees were: "I had enough money to retire, so why not?"--39%; and "Others expected me to retire"--17% for retirees and 37% of the employees reporting this as a good reason to retire. Thus, "retirement for enjoyment" was the only justification given by a majority of either retirees or employees for retiring.

18. Regarding what companies should be doing to help retirees adjust, a majority of the retirees and employees feel their companies should be doing the following things: Inviting employees to company-sponsored recreational events, giving free health examinations, free subscriptions to their retirement magazines, counseling, periodic contact by company representatives, continued life and health insurance coverage, and company publications. Only a third of the aging employees, however, felt that companies should give financial assistance to them such as loans or gifts.

Company Supported Benefits for Retirement	Employees Agree Should Be Done	Retirees Presently Receiving This Benefit
a. Invitations to company sponsored recreational events.	69%	57%
b. Free health exams.	69%	20%
c. Financial assistance as needed (loans, gifts, etc.)	35%	30%
d. Subscriptions to retirement magazines.	56%	45%
e. Making a counselor available.	60%	52%
f. Periodic contact by a company representative.	46%	40%
g. Continued life insurance coverage	91%	74%
h. Continued health insurance coverage	91%	72%
i. Company publications.	76%	74%

The impression one gets from examining the table (above) is that, generally, the things wanted most are also the things companies are already doing to the greatest extent, but in every case there is a stronger demand than supply. The only major area of discrepancy is in free medical exams, where there is a strong request for this benefit, and only a few retirees presently receiving it. It is interesting to note that the five most desired benefits relate to security and social need fulfillment, i.e., insurance and medical exams, and invitations and publications which keep the former employee "in touch" even after retirement.

19. Concerning adjustment to retirement, over half the retirees in our sample (57%) reported they adjusted to retirement in a few weeks. Another sixteen percent (16%) reported adjusting within a few months, but an amazingly high twenty-six percent (26%) indicated in some way that they still had not adjusted to non-work.

    The resistance attitude pattern of the employees is similar. Fifty-three percent (53%) say they think they will adjust within a few weeks, and another twenty-one percent (21%) indicate it may take a few months. However, twenty-six percent (26%) indicate in one way or another that they may never get used to not working.

B(2). Early Retiree vs. Regular Retiree Characteristics

The purpose of this section is to compare the responses given by regular retirees and early retirees to various questions and to note major differences between the two groups. No tests of statistical significance of these differences were made. The sample group of retirees totaled 416, with 214 being regular retirees and 202 being early retirees.

The analysis will be broken down into four sections, which include the following:

1. Economic or financial variables
2. Health variables
3. Planning variables
4. Attitudes toward retirement

Economic or financial variables. As shown below, there is a higher percentage (95.8% vs. 86.1%) of regular retirees and a higher percentage (53.7% vs. 40.6%) of these retirees' wives receiving Social Security income. This is a result which should not surprise us as it seems logical for more older retirees to have qualified for OASDHI benefits than early retirees who are too young to qualify. As to working income contribution from the wife, though, we may note that more of the early retirees hope to keep their wives working than is true of the regular retirees. The interesting fact here would seem to be that a somewhat sizable portion of all retirees (10%) hope to have the wife contribute to the family income after they have retired. Also, more regular retirees receive income from working than do the early retirees.

Another point of considerably more interest is seen when we compare the percentage of early and regular retirees in their sources of income: rental income (24.3% vs. 15%), interest and dividends (83.7% vs. 79%), and sale of stock or property (24.3% vs. 16.8%).

The main areas of difference, then, between these two groups are the facts that a larger percentage of regular retirees receive Social Security benefits while a larger percentage of the early retirees receive income from equity investments such as stocks and rental income.

On the statement "I had enough money to retire, so why not" the early retirees overwhelmingly answered in the positive as compared to the regular retirees (51% vs. 27.6%). The inference is that when a perceived adequate amount of retirement income is available, there might be a tendency to retire early.

Approximately eighty-one percent (81%) of the early retirees saved money regularly for retirement; seventy-three percent (73%) of the regular retirees did the same. Although a majority of all retirees felt their working income before retirement was just adequate or more than adequate, early retirees stated that their income was more than adequate in six percent (6%) more of the cases than was true of regular retirees. Early retirees were also more satisfied with their retirement incomes than regular retirees.

These comparisons show a generally more adequate financial status as an important characteristic distinguishing the early retiree from his less fortunate colleague who retires at the normal retirement age.

	N=214 Regular Retirees (Percent)	N=202 Early Retirees (Percent)
Actual Sources of Retirement Income		
Pensions from former employer	98.6	98.5
Wife receives pension from former employer	8.4	10.9
Social Security	95.8	86.1
Wife receives Social Security	53.7	40.6
Government pension	10.3	8.9
Wife receives government pension	.9	1.5
Wages and salary	14.5	11.4
Wife receives wages or salary	9.3	12.4
Income from self employment	8.9	10.4
Rental income	15.0	24.3
Interest and dividends	79.0	83.7
Savings withdrawals	22.9	23.3
Sale of stock or property	16.8	24.3
Disability insurance	4.2	5.9
Annuity income	5.1	3.5
"I had enough money to retire, so why not"		
Disagree	65.0	44.1
Agree	27.6	51.0
No response	7.5	5.0
Financial Plans for Retirement		
No plans	24.8	17.8
Few plans	40.2	34.7
Many plans	35.5	47.5

	N=214 Regular Retirees (Percent)	N=202 Early Retirees (Percent)
Save Money Regularly for Retirement		
Yes	72.9	80.7
No	26.6	18.8
No response	.5	.5
Perception of Adequacy of Working Income		
Less than adequate	7.0	7.4
Just adequate	52.3	48.0
More than adequate	36.9	42.1
No response	3.7	2.5
Perceived Adequacy of Retirement Income		
Less than adequate	29.4	23.3
Just adequate	46.3	48.0
More than adequate	19.2	24.8
No response	5.1	4.0

Health variables. The second category of responses examined is that of health. Specifically, is health a distinguishing characteristic of early vs. regular retirees? The major findings are:

1. Regular retirees classified their health as poor/fair in over sixteen percent (16.3%) of the cases compared to over twenty-seven percent (27.3%) of the early retirees.

2. Furthermore, a much larger proportion of early retirees (24.3% vs. 8.9%) said that one of the factors for wanting to retire was that they felt too ill to continue working. In approximately one quarter of the early retirements recorded in the sample, health was an important component of the retirement decision, whereas it is apparently of minor consequence in the regular retirement decision.

3. A higher proportion of the early retirees (8.4% vs. 3.3%) feel their health is worse than others. For regular retirees, on the other hand, seventy percent (70.6%) felt their health was better than others compared to only fifty-four percent (54%) of the early retirees who so stated.

4. The actual health differences between the two types of retirees after they are retired are apparently not great. This is true even though early retirees were more pessimistic about their health when working than regular retirees. This pessimistic outlook displayed by early retirees toward health appears to be unwarranted.

5. More early retirees than regular retirees (68.8% vs. 58.4) hold the stereotype "people's health gets worse in retirement."

A conclusion is that apparently health is a factor in causing a person to make a decision to retire early. Some evidence exists that "poor health" may be a rationalization, however, since certain health differences in retirement between early and regular retirees are not great.

	N=214 Regular Retirees (Percent)	N=202 Early Retirees (Percent)
Health When Working		
Poor	3.7	5.0
Fair	12.6	22.3
Good	42.1	38.6
Excellent	41.6	34.2
"I wanted to stop working because I was really too ill to work"		
Disagree	89.7	73.8
Agree	8.9	24.3
No response	1.4	2.0
Comparison of Health With Other People		
Worse	3.3	8.4
Same	25.2	37.6
Better	70.6	54.0
No response	.9	
Rating of Health in Retirement		
Poor	2.8	6.4
Fair	17.3	18.3
Good	48.6	43.6
Excellent	31.3	31.7
Frequency of Illness		
No days spent in hospital	84.1	87.1
No days ill at home (in bed)	81.8	81.7
Attitude About a Person's Health in Retirement		
Health gets better	38.3	28.7
Health gets worse	58.4	68.8
No response	3.3	2.5

Planning variables. In this section we examine the extent to which the retirees planned for such things as activities they might engage in, what they will be doing in the immediate and near future, whether they made plans for any health contingencies that may arise, and whether their employers encouraged the making of any plans for retirement.

Early retirees have an edge over regular retirees (20.3% vs. 17.3%) in the amount of planning for activities after retirement. The degree to

2

which the individual plans for his retirement before it actually takes place might be influenced by whether or not the employer encouraged or helped in the making of plans for retirement. Fewer early retirees apparently were so encouraged than was true of regular retirees. However, only fifty percent (50%) of the employees in the sample had preretirement counseling programs. Apparently there is no major effort on the part of the employer to encourage or help in planning for retirement. In this light, it seems significant that a considerable number of people did make plans for both finances and other activities. More importantly, the early retirees, who received the least encouragement, actually did the most planning before and after retirement.

	N=214 Regular Retirees (Percent)	N=202 Early Retirees (Percent)
How Many Plans Did Respondent Make for Retirement Activities?		
None	54.7	43.1
Few	28.0	36.6
Many	17.3	20.3
Did Employer Encourage or Help Make Retirement Plans?		
Yes	45.3	38.6
No	54.7	61.4
Postretirement Planning		
Week by week		
No plans	27.6	28.7
Few plans	53.3	38.6
Many plans	19.2	32.7
Months or years from now		
Strongly disagree	7.5	6.9
Disagree	27.1	24.3
Agree	47.2	41.6
Strongly agree	18.2	27.2

Attitudes toward retirement. Major differences between regular and early retirees in their attitudes toward retirement are:

1. Over eighty-three percent (83%) of the early retirees were quite anxious to retire as compared to approximately sixty-nine percent (69%) of the regular retirees.

2. A substantial majority (78.7%) of the early retirees and a majority (68.2%) of the regular retirees were satisfied that they retired when they did or wished they had retired earlier. These responses very closely parallel those just indicated about feelings toward retirement. The regular retirees are less satisfied about their retirement, as ten percent (10%) more of them indicated a preference for the continuation of working. This is a result which we might almost intuitively expect, as the early

retirement decision tends to be more of a voluntary nature than the regular retirement which is often mandatory.

3. Approximately twice as many regular (19.6% vs. 10.9%) retirees than early retirees would have been willing to change their type of work. This can be taken as an indicator of job satisfaction, which might account for greater retirement resistance by regular retirees.

4. Approximately eleven percent (11%) of the early retirees were concerned about being forced to retire early. On this same question the regular retirees did not seem to be as worried, as only 4.7% expressed this same concern.

5. Ten percent (10%) more of the early retirees agreed that mandatory retirement age was fair than was true of regular retirees. This is a response we might expect since the early retirees are not directly affected by mandatory age.

6. In examining the responses of those questions which indicate why people stop working, the following differences appeared:

   (a) More early than regular retirees said they were tired of working.

   (b) On the statement "I wanted to stop working so I could enjoy retired life," the early retirees agreed more often (67.8% vs. 55.6%) than the regular retirees.

   (c) On the question whether or not the respondent wanted to quit working and retire because he was dissatisfied with the company, slightly more early than regular retirees agreed with this as a reason for retirement. However, this variable seems to command a relatively unimportant role in the retirement decision.

   (d) The importance of work after retirement in the lives of the early retirees is somewhat less than it is for the regular retirees.

   (e) In fifty percent (50%) of the cases for the early retirees and 43.5% for the regular retirees, insufficient money was given as the reason they hadn't retired earlier. Though this is a significant factor in itself as relating to when the retirement decision is made, it is also interesting to note that a much higher proportion (43.9% vs. 28.2%) of the regular retirees just liked working. This means that a fewer number of the people in the early retirement group would be so inclined to continue work if they had a satisfactory alternative. That they did have this alternative is obvious--it was early retirement.

7. More early retirees had a high school education than regular retirees, although fewer of them had one or more years of college.

Feelings About Retiring	N=214 Regular Retirees (Percent)	N=202 Early Retirees (Percent)
Disliked the idea	16.4	7.9
Somewhat reluctant to retire	15.0	8.4
Looked forward to retirement	62.1	71.8
Couldn't wait to retire	6.5	11.9
Statement Best Describing Feelings		
Satisfied to retire when I did	47.2	52.0
Wish I had continued to work	30.8	20.8
Wish I had retired earlier	21.0	26.7
No response	1.0	.5
If Offered Same Seniority and Pay, Would You Change Type of Work?		
Yes	19.6	10.9
No	80.4	88.6
No response		.5
Worried About Being Forced to Retire Early?		
Yes	4.7	10.9
No	95.3	88.1
No response		1.0
Is a Mandatory Retirement Age Fair?		
Yes	50.9	60.9
No	47.2	38.6
No response	1.9	.5
"I was tired of working"		
Disagree	79.0	72.3
Agree	17.8	23.3
No response	3.3	4.5
"I wanted to stop working so I could enjoy retired life"		
Disagree	41.1	29.2
Agree	55.6	67.8
No response	3.3	3.0
"I wanted to stop because I was dissatisfied with the company"		
Disagree	97.2	91.1
Agree	2.3	5.9
No response	.5	3.0

"I wanted to continue working, so I planned to work after retirement"	N=214 Regular Retirees (Percent)	N=202 Early Retirees (Percent)
Disagree	66.4	79.7
Agree	28.5	17.8
No response	5.1	2.5
Reasons For Not Retiring Earlier		
Money	43.5	50.0
Liked working	43.9	28.2
Just to keep busy	1.9	2.0
Other reasons	8.9	17.3
No response	1.8	2.5
Education		
9 or less years	27.6	23.7
10-12 years	33.6	49.0
1 or more years of college	38.8	27.3

Summary

Major differences seemed to distinguish early from regular retirees in this study.

1. Early retirees differ in regard to finances: the early retirees received more income from equity investment sources, made more financial plans, and were generally more successful in saving for retirement.

2. Early retirees were generally pessimistic about their future health as compared to the regular retirees, but in retirement there were few actual differences between regular and early retirees. The health of an individual may weigh heavily in the early retirement decision.

3. A large number of people make retirement plans on their own initiative and the early retirees display this talent more consistently than regular retirees.

4. Early retirees are more satisfied in retirement and more of them actually retired early to enjoy life than is true of regular retirees. This findings confirms earlier results in this study showing opposition and resentment toward mandatory retirement as opposed to voluntary retirement. Early retirees, who have entered retirement of their own volition, are not as likely as regular retirees to be dissatisfied with their retired status.

C. Retirees' Adjustment in Retirement

A comparison between the retiree's adjustment score and the interviewer's rating of the retiree's adjustment, interestingly enough, indicates that the interviewer tended to place a higher percentage of retired persons in the highest category of adjustment satisfaction than the retirees themselves, based on the ordinal ranking of their responses to the fourteen (14) questionnaire items. For example, 257 persons, or 62%, were placed in the category of being "extremely well adjusted" by the interviewers, and this is significantly higher than the approximately thirty percent (30%) who were arbitrarily assigned as "high adjusted" (N-130) based on questionnaire responses. A chi square analysis of this data yielded a 68.80 (4 d.f.) which is significant at or beyond the .001 level. This means that it is far more likely that the truly well-adjusted retiree will also be rated as well adjusted by the interviewer than would be the case if the interviewer ratings were no better than random.

Another way to measure adjustment in retirement was through an analysis of the retirees' stereotypes of retirement. Common stereotypes about retirement may be illustrated by the following questions:

> Do you feel in general that a person's health generally gets worse after he retires?
>
> Do you feel retirement is generally bad for a person?
>
> Do you feel people should retire only when they are no longer physically able to work?
>
> Do you feel retired people do not generally receive the respect they deserve from younger people?

It was hypothesized that those who had successful adjustment in retirement did not believe commonly accepted stereotypes. The reverse is hypothesized for those with low adjustment scores. As shown in Table 3-1 our data tends to confirm this hypothesis. Fifty percent (50%) of those with good adjustment fall into the category of those who also tend not to believe in the stereotypes. The reverse situation is true with those with low adjustment scores. The chi square of 65.58 (4 d.f.) is obviously more than enough for significance at the .001 level and allows us to reject the null hypothesis with a great deal of confidence. The result is not too surprising since these stereotypes are negative attitudes of retirement; it would be expected the well adjusted retirees would not believe such negative statements.

Table 3-1

Ho: There is no significant difference in stereotypes of retirement between retirees with differing levels of retirement adjustment.

Stereotype Toward Retirement	Adjustment Score			
	Low Adjustment	Medium Adjustment	High Adjustment	Total %
High (negative attitudes)	46.8%	30.8%	10.3%	29.9%
Medium	38.8%	48.9%	39.7%	42.5%
Low (positive attitudes)	14.4%	20.3%	50.0%	27.6%
Total %	100.0%	100.0%	100.0%	100.0%
N	139	133	126	398

If a person retires and has a negative or low adjustment does he tend to wish he had continued to work? The data in Table 3-2 is intended to test this hypothesis and it shows what we expected. For example, among those with low adjustment to retirement, only forty percent (40%) were happy with their decision, and forty-three percent (43%) wished they had continued working. On the other hand, among those with high adjustment to retirement, only eighteen percent (18%) indicated they wished they had continued working and fifty-two percent (52%) were satisfied with when they had retired. The chi square 37.74 (4 d.f.) was significant beyond the .001 level. Thus, we can reject the null hypothesis and conclude that well-adjusted retirees have fewer regrets about retirement than is true of less adjusted retirees.

Table 3-2

Ho: There is no significant difference in the retiree's adjustment score and his satisfaction with his retirement decision.

Satisfaction with Retirement Decision	Adjustment Score			
	Low Adjustment	Medium Adjustment	High Adjustment	Total %
When they did	39.9%	57.1%	52.7%	49.8%
Continue to work	43.4%	15.7%	18.3%	26.1%
Retired earlier	16.8%	27.1%	29.0%	24.2%
Total %	100.0%	100.0%	100.0%	100.0%
N	143	140	131	414

Adjustment and Resistance to Retirement:

If a person dislikes the idea of retirement, does this affect the degree of adjustment that he is able to make after retirement? According to Table 3-3, resistance to retirement is associated with adjustment, because eighty-four percent (84%) of those with a high adjustment score looked forward to retirement, whereas only sixty-four percent (64%) with low adjustment scores were similarly inclined. The chi square of 17.94 (2 d.f.) was significant beyond the .001 level, which allows us to reject the null hypothesis with a good deal of confidence.

Table 3-3

Ho: There is no significant difference in resistance to retirement between retirees with differing levels of retirement adjustment.

	Adjustment Score			
Resistance to Retirement	Low Adjustment	Medium Adjustment	High Adjustment	Total %
Disliked idea or somewhat reluctant	36.1%	19.1%	16.0%	24.0%
Looked forward to retirement or couldn't wait to retire	63.9%	80.9%	84.0%	76.0%
Total %	100.0%	100.0%	100.0%	100.0%
N	144	141	131	416

This finding indicates that those who had attitudes of resistance to retirement before retirement were more likely to be those who had low adjustment during retirement. An interesting observation from Table 3-3 is that over three-fourths of the individuals interviewed in this study indicated they looked forward to retirement or couldn't wait to retire. Only one-fourth indicated they disliked the idea or were somewhat reluctant. This is contrary to a commonly accepted stereotype that people generally dislike, or resist retirement.

Retirement Adjustment and Financial Security:

In Table 3-4 is the comparison between retirees' adjustment and financial status. As might be expected, a significant relationship does exist. (The chi square of 12.38 (2 d.f.) is significant beyond the .005 level.) Of those with monthly incomes of over $551, approximately fifty-one percent (51%) were "hi" on adjustment, as compared with seventy percent (70%) of those retirees with less than $551 per month income who were "low" on the adjustment score.

Table 3-4

Ho: There is no significant difference in level of retirement income between retirees with differing levels of retirement adjustment.

	Adjustment Score			
Retirement Income (Monthly)	Low Adjustment	Medium Adjustment	High Adjustment	Total %
$50-$550	70.1%	63.2%	49.2%	61.1%
$551-over	29.9%	36.8%	50.8%	38.9%
Total %	100.0%	100.0%	100.0%	100.0%
N	134	136	126	396

All retirees were also asked how they viewed their monthly income, whether it was less than adequate, adequate, or more than adequate. Responses were compared with ranks on the adjustment to retirement scale. The results appear in Table 3-5 and indicate that a highly significant relationship does exist between perceived adequacy of income and adjustment. The chi square of 37.97 (4 d.f.) was significant at the .001+ level. In addition, an observation of the percentage distribution clearly indicates that those with high adjustment scores perceive their income as more adequate than those with low adjustment scores (33% vs. 20%). It is even more striking by examining all retirees in the "Less than enough" category, where approximately thirteen percent(13%) were also in the high adjustment category as compared with approximately forty-three percent (43%) who were in the low adjustment group of retirees.

Table 3-5

Ho: There is no significant difference in perceived adequacy of retirement income between retirees with differing levels of retirement adjustment.

Perceived Adequacy of Retirement Income	Adjustment Score			
	Low Adjustment	Medium Adjustment	High Adjustment	Total %
Less than enough	43.3%	26.5%	12.6%	27.7%
Just enough	36.6%	57.4%	54.3%	49.4%
More than enough	20.1%	16.2%	33.1%	22.9%
Total %	100.0%	100.0%	100.0%	100.0%
N	134	136	127	397

It was also hypothesized in the study that if a person realized more retirement income than he had expected, or realized the same as he expected, he would be more likely to have a higher adjustment than if he received a retirement income of less than expected. The results of responses to the question: "Before retirement did you expect your retirement income to be somewhat more, less, or exactly as it turned out to be?" are given in Table 3-6. Again, the chi square of 16.59 (4 d.f.) is significant at the .005 level, allowing us to reject the null hypothesis with a good deal of confidence and confirms what we expected.

Table 3-6

Ho: There is no significant difference in discrepancies between expected retirement income and realized retirement income between retirees with differing levels of retirement adjustment.

Discrepancy Between Expected and Realized Retirement Income	Adjustment Score			
	Low Adjustment	Medium Adjustment	High Adjustment	Total %
Expected less than realized	18.9%	9.2%	12.3%	13.5%
Expected same as realized	51.7%	69.5%	72.3%	64.3%
Expected more than realized	29.4%	21.3%	15.4%	22.2%
Total %	100.0%	100.0%	100.0%	100.0%
N	143	141	130	414

However, an examination of the data in Table 3-6 indicates an interesting relationship between expectation and adjustment. First, as we hypothesized, those with high adjustment experienced less negative discrepancy than those with low adjustment (15% vs. 29%). However, the biggest difference between the response pattern of the high group and the low group was the comparison of seventy-two percent (72%) for the high group vs. only fifty-two percent (52%) for the low adjustment group who accurately estimated their retirement income. This finding relates to the planning phenomenon which will be analyzed more thoroughly in the next chapter. It is also interesting to note that almost two-thirds (64.3%) of the respondents realized about the same income as they expected, and only 22.2% were "disappointed" in receiving less than they expected. These findings seem to speak well for the degree of communication between employers and employees in the matter of retirement benefits.

A somewhat similar result was found when adjustment to retirement was compared with changes in living standards. According to Table 3-7, around two-thirds (67%) of the individuals interviewed had approximately the same living standards after retirement as they had before retirement. If a person had a lower level of living standard after retirement than before, he was unlikely to be found in a high adjustment class. Only six percent (6%) of those in a high adjustment class had a lower living standard compared to twenty-six percent (26%) of those retirees in the low adjustment group. It is clear from an analysis of the data in Table 3-7 that we can reject the null hypothesis that adjustment to retirement is not significantly related to the absence of a lowering in retirement standard of living, relative to working life standard of living. The chi square of 23.90 for this data (with 4 d.f.) is significant well beyond the .001 level.

Table 3-7

Ho: There is no significant difference in the change in retirement standard of living relative to working life standard of living between retirees with differing levels of retirement adjustment.

Relative Standard of Living	Adjustment Score			
	Low Adjustment	Medium Adjustment	High Adjustment	Total %
Lower	26.4%	12.1%	6.1%	15.1%
Same	56.9%	70.9%	74.0%	67.1%
Higher	16.7%	17.0%	19.8%	17.8%
Total %	100.0%	100.0%	100.0%	100.0%
N	144	141	131	416

The retired workers were also asked a series of questions designed to reveal whether or not they perceived their financial status to be adequate or not. Responses to these questions were tabulated, an ordinal rank was assigned based on total score, and ranks were compared against retirement adjustment as shown in Table 3-8. The data in Table 3-8 indicates that a significant relationship does exist between perceived financial status and adjustment to retirement. For example, among those who ranked high in adjustment, fifty-four percent (54%) also ranked in the highest third of the perceived financial status scale. By contrast, only nineteen percent (19%) of the high adjustment group were found in the lowest third of the perceived adequacy of financial status group. For those with low adjustment, the situation was reversed. Of those with low adjustment, nearly half (47%) also perceived their financial status to be inadequate. The chi square for this data was 32.47 (with 4 d.f.) which is significant well beyond the .001 level, and allows us to reject the null hypothesis with a great deal of confidence.

Table 3-8

Ho: There is no significant difference in attitude toward financial status between retirees with differing levels of retirement adjustment.

Attitude Toward Financial Status	Adjustment Score			
	Low Adjustment	Medium Adjustment	High Adjustment	Total %
Low	47.1%	29.0%	19.4%	32.2%
Medium	22.1%	37.0%	27.1%	28.7%
High	30.7%	34.1%	53.5%	39.1%
Total %	100.0%	100.0%	100.0%	100.0%
N	140	138	129	407

As a final check on the hypothesized relationship between financial condition and retirement adjustment, the interviewers were asked to judge the respondents' living conditions from the type of house furnishings and the degree of adequate housekeeping. However, as indicated in Table 3-9, there was no significant difference between the interviewer's rating of the retired person's living conditions and his adjustment scores. (Chi square = 3.28 (2 d.f.), significant at .20 level.) Consequently, we cannot reject the null hypothesis with any degree of confidence.

Table 3-9

Ho: There is no significant difference in living conditions between retirees with differing levels of retirement adjustment.

Interviewer's Rating of Home and Furnishings	Adjustment Score			
	Low Adjustment	Medium Adjustment	High Adjustment	Total %
Fairly new house	50.0%	50.4%	59.8%	53.2%
Fairly old house	50.0%	49.6%	40.2%	46.8%
Total %	100.0%	100.0%	100.0%	100.0%
N	140	139	127	406

Thus, in summary, we can reject with great confidence all of the null hypotheses concerning no difference between high and low adjustment retirees in their financial security, perception of adequacy and status of retirement income, and decline in living standard after retirement. Finance does appear to be very closely related to retirement adjustment. These findings are consistent with most previous studies of retirement adjustment.

Retirement Adjustment and Health:

A health rating score was developed for each retiree by asking each person to indicate whether or not he had any chronic disabilities, such as poor sight, poor hearing, heart trouble, stomach trouble, etc. The number of "troubles" was scored so that if the person had two or more ailments, he received a low or poor health score, one ailment received a medium or average health score, and no ailments received a high or good health score. Overall, twenty-two percent (22%) of the retirees had low (poor) health, thirty-five percent (35%) average, and forty-three percent (43%) high (good) health. The results are shown in Table 3-10. It may be seen that only eleven percent (11%) of those who had high retirement adjustment ratings also had poor health ratings, whereas fifty-one percent (51%) had high health ratings. It is apparent that health is an important factor related to adjustment in retirement. The chi square analysis for this data yielded a 19.94 (4 d.f.) which is significant beyond the .001 level, and allows us to reject the null hypothesis with a good deal of confidence.

Table 3-10

Ho: There is no significant difference in objective health rating scores between retirees with differing levels of retirement adjustment.

Objective Health Rating Score	Adjustment Score Low Adjustment	 Medium Adjustment	 High Adjustment	Total %
Low	31.3%	22.7%	10.7%	21.9%
Medium	36.1%	31.9%	38.2%	35.3%
High	32.6%	45.4%	51.1%	42.8%
Total %	100.0%	100.0%	100.0%	100.0%
N	144	141	131	416

Table 3-11 shows the results of the retirees' self report of their health status as compared to retirement adjustment. Those rating their health fair or poor were grouped together and compared with those who rated their health good, and a third group rating themselves as excellent.*

Table 3-11

Ho: There is no significant difference in subjective rating of health between retirees with differing levels of retirement adjustment.

Subjective Health Rating	Adjustment Score Low Adjustment	 Medium Adjustment	 High Adjustment	Total %
Fair or poor	38.9%	17.7%	9.2%	22.4%
Good	46.5%	54.6%	36.6%	46.2%
Excellent	14.6%	27.7%	54.2%	31.5%
Total %	100.0%	100.0%	100.0%	100.0%
N	144	141	131	416

The chi square for the comparison was 69.10 (4 d.f.) which is significant well beyond the .001 level. Of the retirees with high adjustment, only nine percent (9%) rated their health as low (compared with thirty-nine percent (39%) in the low adjustment group). Fifty-four percent (54%) of the high adjustment group rated their health as excellent (compared to only fifteen percent (15%) in the low adjustment group). This appears to be further substantiation of a significant relationship between health and adjustment.

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* The correspondence between the interviewers' ratings of the retirees' health and the retirees' rating of their own health yielded a chi square of 168.57 (d.f. 4) which indicates an almost perfect correlation, far beyond what is needed for significance at .001.

When retirees were asked to express their attitudes on eight questions relating to their health, and the resulting ordinal score was compared to retirement adjustment, again a statistically significant relationship was found between retirement adjustment and attitudes toward adequacy of health. Many more individuals with low adjustment (55%) rated themselves with low health, than was true of those with high adjustment (12%). On the other hand, only seven percent (7%) of those with low adjustment rated their health as excellent as compared with sixty-four percent (64%) of those with high adjustment scores, as shown in Table 3-12. The chi square was an unbelievable 137.17 (4 d.f.) which is far beyond what is needed for significance at the .001 level. Thus, the most obvious and most positive relationship found in this study is that represented in this table, i.e., the relationship between positive attitudes toward health and retirement adjustment.

Table 3-12

Ho: There is no significant difference in attitudes toward health between retirees with differing levels of retirement adjustment.

Attitudes Toward Health Scores	Adjustment Score Low Adjustment	 Medium Adjustment	 High Adjustment	Total %
Low	54.9%	18.4%	12.2%	29.1%
Medium	38.2%	53.2%	23.7%	38.7%
High	6.9%	28.4%	64.1%	32.2%
Total %	100.0%	100.0%	100.0%	100.0%
N	144	141	131	416

When adjustment to retirement was compared with responses to "perceived health in retirement" similar results were obtained although the results were not quite as clear-cut as in the previous health adjustment tables. Interestingly enough, as shown in Table 3-13, over three-fourths of the individuals had health about equal to that which they expected before they retired; 8.5% had poorer health and fourteen percent (14%) had better health than expected. Among those with high adjustment scores, nineteen percent (19%) had health better than expected, whereas only nine percent (9%) of those who had low adjustment had health better than expected. In a similar manner, among those with low adjustment scores, fourteen percent (14%) had poorer health than expected, compared with only nine percent (9%) who had better health than expected. The chi square analysis was 12.92 (4 d.f.) which is significant at the .025 level, and allows us to reject the null hypothesis with some degree of confidence. This is further illustration of the relationship between good health and adjustment after retirement.

Table 3-14 reveals a similar result. When retirees were asked to rate their health as better, worse, or the same as other people of their age, seventy-four percent (74%) of those with high adjustment to retirement thought they had better health than others, compared to only fifty-two percent (52%) for those with low retirement adjustment. The chi square of 13.29 (2 d.f.) was significant at the .01 level, again allowing us to reject the null hypothesis with confidence, and giving us one additional indication of the consistently positive relationship between good health and retirement adjustment.

Table 3-13

Ho: There is no significant difference in discrepancy in expected health in retirement between retirees with differing levels of retirement adjustment.

Discrepancy in Expected Health in Retirement	Adjustment Score			
	Low Adjustment	Medium Adjustment	High Adjustment	Total %
Worse than expected	14.0%	5.7%	5.3%	8.5%
Same as expected	76.9%	79.3%	75.6%	77.3%
Better than expected	9.1%	15.0%	19.1%	14.3%
Total %	100.0%	100.0%	100.0%	100.0%
N	143	140	131	414

Table 3-14

Ho: There is no significant difference in comparison of own health with others between retirees with differing levels of retirement adjustment.

Comparison of Health With Others	Adjustment Score			
	Low Adjustment	Medium Adjustment	High Adjustment	Total %
Worse or same	47.2%	37.4%	26.0%	37.2%
Better	52.8%	62.6%	74.0%	62.8%
Total %	100.0%	100.0%	100.0%	100.0%
N	144	139	131	414

In summary, the results of the analysis of data in Tables 3-10 to 3-14 allow us to reject all null hypotheses with a great deal of confidence. It is therefore possible to conclude that health is importantly related to adjustment in retirement, i.e., the better the person's health (as well as his attitudes toward the state of his health), the better will be his adjustment in retirement.

Retirement Adjustment and Activity Level:

Is there any tendency for adjustment in retirement to be related to a pattern of disengagement from life, or "dropping out"? Is successful retirement a time when the individual truly "retires," or a time when he has enough time to become more actively involved? It was hypothesized in our study that a successful retirement is related positively to continued, or increased activity and enjoyment of activity rather than disengagement. Retirees were asked to respond to questions indicating how often they participated in given activities, how much they enjoy the activities, and whether or not they had increased or decreased activities as compared with before retirement. The activity score was developed for each retiree's responses to a check list of items. Each individual was then placed into one of three categories in a manner similar to the other ordinal rating scales used in this study. Similar scales were developed to measure the extent of participation in activities (irrespective of number of different activities), the enjoyment of activities, as well as the extent to which the individual increased or disengaged from activities he formerly enjoyed.

Table 3-15 presents the results of the comparison of adjustment in retirement with number of retirement activities. The chi square of 41.26 (4 d.f.) indicates that the two variables are very significantly related well beyond the .001 level. Among those with high adjustment scores in retirement, more than twice as many had a high number of activities as did those with low adjustment (52% vs. 20%). The opposite situation existed for those with low adjustment; Fifty-three percent (53%) report low activities, while only twenty-five percent (25%) of the high adjusted retirees report low activities. Thus, it is possible to reject the null hypothesis with a good deal of confidence and conclude that the well-adjusted retirees between sixty and seventy years of age in our study do not substantiate the disengagement theory of retirement adjustment.

Table 3-15

Ho: There is no significant difference in number of retirement activities between retirees with differing levels of retirement adjustment.

	Adjustment Score			
Number of Activities	Low Adjustment	Medium Adjustment	High Adjustment	Total %
Low	52.8%	27.7%	25.2%	35.6%
Medium	27.1%	34.8%	22.9%	28.4%
High	20.1%	37.6%	51.9%	36.1%
Total %	100.0%	100.0%	100.0%	100.0%
N	144	141	131	416

Not only is the number of activities a significant factor in the successful adjustment to retirement, but also significant is the change in the number of activities after retirement. As shown in Table 3-16, among those with high levels of adjustment, fifty-five percent (55%) showed an increase in the number of activities, compared to only fifteen percent (15%) who showed a decrease in activities, the opposite situation existed for those with low retirement adjustment scores, approximately forty-one percent (41%) decreased their activities, while only twenty-two percent (22%) increased. There is definitely a high association between low adjustment and decreased activity after retirement, as verified by the chi square for this data of 44.46 (4 d.f.) which is far beyond what is needed for significance at the .001 level. This allows us to reject the null hypothesis with a great deal of confidence, and again tends to refute the disengagement theory.

Table 3-16

Ho: There is no significant difference in change in number of activities since retiring between retirees with differing levels of retirement adjustment.

	Adjustment Score			
Change in Activities	Low Adjustment	Medium Adjustment	High Adjustment	Total %
Decreased	40.6%	16.3%	15.3%	24.3%
Stayed same	37.1%	36.9%	29.8%	34.7%
Increased	22.4%	46.8%	55.0%	41.0%
Total %	100.0%	100.0%	100.0%	100.0%
N	143	141	131	415

As might be expected, a similar situation holds when adjustment to retirement is compared with the intensity of participation in various activities. Intensity is defined as meaning the frequency of participation. In examining Table 3-17 we find that among those with high retirement adjustment scores over twice as many enjoyed various activities on a frequent basis than was true of those who enjoyed activities on a low intensity basis (38% vs. 19%). Again, the opposite situation held for those with low adjustment scores, with forty-eight percent (48%) reporting low intensity and only twenty-four percent (24%) reporting high intensity. The chi square for these data is 28.05 (4 d.f.) which exceeds what is needed for significance at the .001 level, and thus it allows us to reject the null hypothesis with a good deal of confidence.

Table 3-17

Ho: There is no significant difference in intensity of participation in retirement activities between retirees with differing levels of retirement adjustment.

Intensity of Participation in Retirement Activities	Adjustment Score Low Adjustment	 Medium Adjustment	 High Adjustment	Total %
Low	47.9%	31.2%	19.1%	33.2%
Medium	27.8%	30.5%	42.7%	33.4%
High	24.3%	38.3%	38.2%	33.4%
Total %	100.0%	100.0%	100.0%	100.0%
N	144	141	131	416

The data in Table 3-18 indicates further evidence in refutation of the disengagement theory. Retirees were asked the question: "Would you say that the extent of your participation is more now, about the same, or less than when you were working?" Again, those with high adjustment scores indicated generally that they believe they are more active now than when they were working. Nearly two-thirds (66%) of those with high adjustment scores so indicated as compared with only twelve percent (12%) who said they decreased. On the other hand, those with low adjustment scores did not demonstrate this difference. The chi square for this data was 32.80 (4 d.f.) which is beyond what is needed for significance at the .001 level, and allows us to reject the null hypothesis with a great deal of confidence.

Table 3-18

Ho: There is no significant difference in change in activity participation since retirement between retirees with differing levels of retirement adjustment.

Change in Activities	Adjustment Score Low Adjustment	 Medium Adjustment	 High Adjustment	Total %
Decreased	34.7%	14.9%	12.2%	20.9%
Stayed same	27.8%	30.5%	22.1%	26.9%
Increased	37.5%	54.6%	65.6%	52.2%
Total %	100.0%	100.0%	100.0%	100.0%
N	144	141	131	416

Tables 3-19 and 3-20 represent even further data in refutation of the disengagement theory. These tables concern the question of amount of enjoyment of retirement activities and the increase or decrease of enjoyment of activities after retirement. They show that enjoyment is greater for the high adjustment group, and that this group also makes more change toward increased enjoyment than does the low adjustment group. The chi squares for these two tables are 18.47 and 26.47, respectively (d.f. 4), both of which are more than is needed at the .001 level of significance. It is interesting to note that in Table 3-20, among the low adjustment group, only twenty-two percent (22%) state their enjoyment of activities has increased, as compared with fifty-one percent (51%) of the high adjustment group.

Table 3-19

Ho: There is no significant difference in relative enjoyment of retirement activities between retirees with differing levels of retirement adjustment.

Relative Enjoyment of Retirement Activities Score	Adjustment Score			
	Low Adjustment	Medium Adjustment	High Adjustment	Total %
Low	44.4%	30.5%	25.2%	33.7%
Medium	34.0%	31.9%	32.1%	32.7%
High	21.5%	37.6%	42.7%	33.7%
Total %	100.0%	100.0%	100.0%	100.0%
N	144	141	131	416

Table 3-20

Ho: There is no significant difference in enjoyment of activities since retirement between retirees with differing levels of retirement adjustment.

Change in Enjoyment of Activities	Adjustment Score			
	Low Adjustment	Medium Adjustment	High Adjustment	Total %
Decreased or stayed same	78.5%	60.3%	48.9%	63.0%
Increased	21.5%	39.7%	51.1%	37.0%
Total %	100.0%	100.0%	100.0%	100.0%
N	144	141	131	416

Is there any significant difference between adjustment to retirement scores and the number of activities dropped after retirement? We hypothesized in the study that there would be such a relationship. As revealed in Table 3-21 only twenty-one percent (21%) of those with high adjustment scores were found to have dropped many activities in the past. On the contrary, among those with low adjustment scores, forty-four percent (44%) were found in the category of those who had dropped many activities. Apparently low adjustment to retirement is associated with a high rate of disengagement from activities formerly performed. The chi square for the data in Table 3-21 was 18.95 (4 d.f.) which is significant beyond the .001 level, indicating that there is a significant difference between the high and low adjustment groups in the number of activities dropped, with those who have the least effective adjustment dropping the most activities.

Table 3-21

Ho: There is no significant difference in number of activities dropped during life between retirees with differing levels of retirement adjustment.

Number of Activities Dropped	Adjustment Score			
	Low Adjustment	Medium Adjustment	High Adjustment	Total %
Low	27.8%	32.6%	37.4%	32.5%
Medium	27.8%	38.3%	42.0%	35.8%
High	44.4%	29.1%	20.6%	31.7%
Total %	100.0%	100.0%	100.0%	100.0%
N	144	141	131	416

Thus in reviewing all of the various measurements of retirement activities and their relationship to successful adjustment in retirement, we find there is clear evidence that well-adjusted retirees are those who are more active than less adjusted retirees. In addition, better-adjusted retirees appear to have actually increased their activities since retirement (50%-65% so reported on the three change measurements), and although those with low adjustment also showed a higher change toward less activity than their better-adjusted fellow returees, this decrease cannot alone account for the difference between the adjustment differences. In short, there is strong evidence that well-adjusted retirees increase their activities after retirement, and are not just more active people before retirement.

Retirement Adjustment and Previous Employee Relations Factors:

One of the questions we wished to answer in this study was whether former employees who were highly motivated, well satisfied, effective employees would have more or less problems adjusting to retirement. It is possible to argue either side, based on the present state of our theory. For example, it was hypothesized in the study that the degree of work motivation might be related to levels of adjustment in retirement. Work motivation was interpreted to mean the extent to which the retired individual was interested in his job for various reasons such as the type of work, the money it brought, whether or not new things were happening, respect that it brought from others, etc. If a person's work was very important to him, he might resist retirement, and consequently, after retirement it would be logical that he might be relatively less adjusted than a person whose work was not so important. Or, it might be argued that the same "spirit" or personality which produces high motivation in work would also produce an equally high degree of motivation in retirement activities.

The data in Tables 3-22 to 3-26 indicate there is a highly significant difference between high and low adjustment retirees in their previous work attitudes, except in the one area of general motivation. For example, Table 3-22 indicates there was no significant relationship between general motivation, as measured in this study, and retirement adjustment. The chi square was only 6.24 (4 d.f.) which is only significant at the .20 level, and thus we cannot reject the null hypothesis. However, on each of the specific factors such as attitudes toward work, job, supervision, and company, there were significant differences between the two groups.

Table 3-22

Ho: There is no significant difference in motivation toward work between retirees with differing levels of retirement adjustment.

	Adjustment Score			
Motivation	Low Adjustment	Medium Adjustment	High Adjustment	Total %
Low	31.5%	33.6%	25.4%	30.3%
Medium	32.2%	40.7%	38.5%	37.0%
High	36.4%	25.7%	36.2%	32.7%
Total %	100.0%	100.0%	100.0%	100.0%
N	143	140	130	413

As shown in Table 3-23, it was found in this study that those who felt they had boring or routine jobs with little challenge tended to fall into a low retirement adjustment category, while those who felt their job had been interesting and challenging tended to fall into a high adjustment category. The differences were very significant, with the chi square of 34.35 being well beyond what is required for significance at the .001 level. Nearly half (48%) of those with high retirement adjustment scores indicated they held interesting, challenging jobs compared to only twenty-four percent (24%) of those with low retirement adjustment scores.

Table 3-23

Ho: There is no significant difference in attitudes toward work itself between retirees with differing levels of retirement adjustment.

	Adjustment Score			
Attitude Toward My Work Itself	Low Adjustment	Medium Adjustment	High Adjustment	Total %
Low	36.8%	29.8%	12.2%	26.7%
Medium	38.9%	46.8%	39.7%	41.8%
High	24.3%	23.4%	48.1%	31.5%
Total %	100.0%	100.0%	100.0%	100.0%
N	144	141	131	416

Table 3-24 shows that general attitude toward the job, as contrasted to the work itself, was also a significant factor related to adjustment in retirement. Thus, among those who had high adjustment to retirement, forty-seven percent (47%) expressed a high degree of satisfaction with the status of their former jobs. Only twenty-two percent (22%) of those in the low adjustment category expressed an equal amount of satisfaction with the job. This difference produced a chi square of 37.28 (4 d.f.) which is significant well beyond the .001 level. (It is interesting to note that a good part of this difference is accounted for by the extreme difference within the high adjustment group, i.e., forty-seven percent (47%) highly satisfied and only approximately fifteen percent (15%) in the dissatisfied category. There was less than half that much extreme difference within the low adjustment group. In any case, high job (prestige) satisfaction is positively related to adjustment in retirement. (This factor may be so interrelated with attitudes toward work, i.e., they may be measuring the same variable.)

Table 3-24

Ho: There is no significant difference in attitudes toward the job between retirees with differing levels of retirement adjustment.

Attitudes Toward the Job Status	Adjustment Score Low Adjustment	 Medium Adjustment	 High Adjustment	Total %
Low (negative)	36.4%	24.1%	14.5%	25.3%
Medium	41.3%	54.6%	38.2%	44.8%
High (positive)	22.4%	21.3%	47.3%	29.9%
Total %	100.0%	100.0%	100.0%	100.0%
N	143	141	131	415

A similar finding (reported in Table 3-25) was found between adjustment in retirement and attitudes toward supervision. If a retired person had good supervision and was satisfied with his supervisor before retirement, he was much more likely to fall into a high adjustment in retirement category than was true if he had a poor relationship with his boss. Thus, among those who were poorly adjusted in retirement, forty-one percent (41%) also had poor relationship with supervisors when they were working as compared with only twenty-seven percent (27%) for high adjusted retirees. Among those who were poorly adjusted in their retirement, only twenty-six percent (26%) felt they had good relationships with their supervisor, as compared with forty-eight percent (48%) for the high adjusted retirees. (This difference yielded a chi square of 24.24 (4 d.f.) which is significant beyond the .001 level.)

Table 3-25

Ho: There is no significant difference in attitudes toward supervision between retirees with differing levels of retirement adjustment.

Attitude Toward Supervision	Adjustment Score Low Adjustment	 Medium Adjustment	 High Adjustment	Total %
Low	41.4%	33.6%	26.7%	34.1%
Medium	32.1%	42.9%	26.0%	33.8%
High	26.4%	23.6%	47.3%	32.1%
Total %	100.0%	100.0%	100.0%	100.0%
[illegible]	140	140	131	411

All of the retired workers were given a series of seven questions concerning their attitudes toward their former employer. These dealt with whether or not the company provided good working conditions and was interested in the welfare of the employee, gave promotions to those who deserved them, etc. The composite of the scores from answers to these questions showed again that individuals who had a favorable attitude toward their previous employer were much more likely to fall into a high adjustment category than if they had a poor attitude toward their previous employer. Table 3-26, for example, shows that over half (53%) of those in the high adjustment category also were found to have high positive attitudes toward their former employer. Only fourteen percent (14%) of those in the high adjustment category had an unfavorable attitude toward their employer.

Table 3-26

Ho: There is no significant difference in attitudes toward the company between retirees with differing levels of retirement adjustment.

Attitudes Toward the Company	Adjustment Score			
	Low Adjustment	Medium Adjustment	High Adjustment	Total %
Low	37.1%	30.5%	13.7%	27.5%
Medium	40.6%	42.6%	33.6%	39.0%
High	22.4%	27.0%	52.7%	33.5%
Total %	100.0%	100.0%	100.0%	100.0%
N	143	141	131	415

Thus it is possible to summarize these results by saying that all of the null hypotheses (except general motivation), were rejected with a great deal of confidence. In a sentence, well-adjusted workers appear to become well-adjusted retirees.

Retirement Adjustment and Demographic Characteristics of the Population:

Are unskilled workers more likely to be found in a low adjustment category than skilled workers? According to the data in Table 3-27, they are. Among those with managerial skill, there was a slightly higher percentage in the well-adjusted column. But for the skilled worker, the trend was in the opposite direction, and for the unskilled group the difference of twenty-two percent (22%) high adjustment vs. forty-seven percent (47%) low adjustment is significant. The chi square of 12.91 (d.f. 4) is significant only at the .02 level, but this still allows us to reject the null hypothesis with some degree of confidence.

Table 3-27

Ho: There is no significant difference in adjustment to retirement between retirees with different working skill levels.

Skill Level	Adjustment Score				
	Low Adjustment	Medium Adjustment	High Adjustment	Total %	N
Managerial	28.4%	33.2%	38.5%	100.0%	208
Skilled	37.9%	36.4%	25.7%	100.0%	140
Unskilled	47.1%	30.9%	22.1%	100.0%	68
Total %	34.6%	33.9%	31.5%	100.0%	416

In our study, given the unique make up of the companies, fifty percent (50%) of the retirees were in the managerial category, compared to only sixteen percent (16%) in the unskilled category. Since there was a clear indication that those who were in the managerial category are more likely to find themselves in a high adjustment group, a question must be raised about the generality of the results.

In our population nearly ninety percent (90%) of the workers were found to be married, with only eleven percent (11%) widowed, single, or divorced. As shown in Table 3-28, it is interesting to note that there appears to be a significant difference between the two groups on adjustment, but the chi square of 2.46 (2 d.f.) is only significant at the .30 level and indicates that there is no significant relationship between retirement adjustment and marital status and we cannot reject the null hypothesis. Had we had a larger number of unmarried men in the sample, however, the observed trend might have become statistically significant.

Table 3-28

Ho: There is no significant difference in adjustment to retirement between retirees with different marital status.

	Adjustment Score				
Marital Status	Low Adjustment	Medium Adjustment	High Adjustment	Total %	N
Married	33.8%	33.2%	33.0%	100.0%	367
Widowed, single, or divorced	41.3%	37.0%	21.7%	100.0%	46
Total %	34.6%	33.7%	31.7%	100.0%	413

There was also no significant relationship between retirement adjustment and the number of years the retired person had lived in a given area. The categories of permanency were measured by the following: 1-5 years, 6-15 years, over 16 years. We cannot therefore, reject the null hypothesis (see Table 3-29, chi square of .16).

Table 3-29

Ho: There is no significant difference in permanency of residence between retirees with differing levels of retirement adjustment.

	Adjustment Score			
Permanency of Residence	Low Adjustment	Medium Adjustment	High Adjustment	Total %
1-5 years	28.5%	28.8%	28.5%	28.6%
6-15 years	13.9%	12.9%	14.6%	13.8%
Over 16 years	57.6%	58.3%	56.9%	57.6%
Total %	100.0%	100.0%	100.0%	100.0%
N	144	139	130	413

Interrelationship Between Adjustment Factors:

How much of an income do retired people conceive of as being "adequate"? According to Table 3-30, among those who had income between $50 and $550, forty-one percent (41%) considered it less than adequate and only eleven percent (11%) considered this amount more than adequate. For incomes of $551 and over, forty-three percent (43%) indicated their feeling that it was more than adequate. This data yields a chi square of 78.77 (2 d.f.) which is significant well beyond the .001 level, and allows us to reject the null hypothesis with a great deal of confidence. Thus, although sixty-one percent (61%) of the population in this study receive a retirement income of less than $550 per month, the majority feel it is just adequate (49%) and most of the rest feel that it is less than adequate (41%). Based on this study, it would appear that an adequate total income level in retirement is at or above the $550 level.

Table 3-30

Ho: The perceived adequacy of retirement income is not significantly related to the absolute level of retirement income.

Total Retirement Income	Perceived Adequacy of Retirement Income Less Than Adequate	Just Adequate	More Than Adequate	Total%	N
$50-$550	40.6%	49.0%	10.5%	100.0%	239
$551-over	7.8%	49.4%	42.9%	100.0%	154
Total %	27.7%	49.1%	23.2%	100.0%	393

Interestingly enough, among both those who had below $550, and those who had over this amount, an equal percent (49% in each case) considered it "just adequate." Thus, there appears to be a tendency toward retired individuals viewing their income less than or just adequate, presumably irrespective of the actual level. Another way to state this is that individuals tend to live up to their income at whatever level they may be.

A similar question was asked retired workers, this time relating to the size of company pension income to perceived satisfaction. Company pension income obviously is considerably beneath total retirement income. Categories shown in Table 3-31 reveal pension income levels to be approximately one-half of total retirement income levels. As might be expected, the degree of satisfaction rises with income. Thirty-three percent (33%) were "very satisfied" with pension income of $226 or over compared to only 15.6% who were "very satisfied" with a pension income of $125 or under. Surprisingly, only ten percent (10%) were "very dissatisfied" with the pension income. The chi square of 25.99 (6 d.f.) was significant beyond the .001 level and confirms our hypothesis that satisfaction increases with increased pension income.

Table 3-31

Ho: The perceived adequacy of pension income is not significantly related to the absolute level of pension income.

Pension Income	Satisfaction with Pension Income Very Dissatisfied	Somewhat Dissatisfied	Satisfied	Very Satisfied	Total%	N
$0-$125	16.9%	32.5%	35.1%	15.6%	100.0%	154
$125-$225	10.8%	23.7%	37.6%	28.0%	100.0%	93
$226-over	3.4%	23.8%	39.5%	33.3%	100.0%	147
Total %	10.4%	27.2%	37.3%	25.1%	100.0%	394

Questions were asked which allowed us to compare the degree of discrepancy between retirement income and expected retirement income with the degree of perceived adequacy. The somewhat surprising results are shown in Table 3-32. Forty-six percent (46%) of those who see their retirement income as more than they had expected also perceived their income as somewhat less than adequate. Only twenty-seven percent (27%) of those cases where the discrepancy was negative (less than expected) were also in the group who viewed their income as less than adequate. The chi square of 22.48 (4 d.f.) was significant beyond the .001 level, allowing us to reject the null hypothesis with a great deal of confidence, and confirming that discrepancy and perceived adequacy are related, but not in the way we had expected.

Table 3-32

Ho: The discrepancy between expected retirement income and realized retirement income is not significantly related to perceived adequacy of retirement income.

Discrepancy Between Expected and Realized Income	Perceived Adequacy of Retirement Income				
	Less Than Adequate	Just Adequate	More Than Adequate	Total %	N
Less than expected	27.3%	47.3%	25.5%	100.0%	55
Same as expected	20.5%	54.2%	25.3%	100.0%	249
More than expected	46.2%	38.5%	15.4%	100.0%	91
Total %	27.3%	49.6%	23.0%	100.0%	395

Although eighty-five percent (85%) of the retired group indicated their standard of living was the same or higher than it had been most of their lifetime, yet, as revealed in Table 3-33, twenty-eight percent (28%) of all retirees still feel their retirement income is less than adequate, and forty-nine percent (49%) "just adequate." Of those who felt their living standards are currently lower than was true during most of their lifetime, sixty-two percent (62%) felt their retirement income was less than adequate. Among those with the same or a higher living standard, twenty-six percent (26%) felt their income was more than adequate and another fifty-two percent (52%) felt it was just adequate. These results indicate that most retired workers surveyed were dissatisfied with their level of retirement income even though nearly forty percent (40%) indicate their total retirement income equalled $551 a month or more. The chi square of 43.23 (d.f. 2) indicates that there is a difference between the before--after standard of living and perceived adequacy of retirement income which is significant well beyond the .001 level. In short, there is a much greater chance that, if your standard of living has lowered after retirement, you will perceive your retirement income as less than adequate, irrespective of the actual level of income.

Table 3-33

Ho: The change in standard of living between working life and retirement life is not significantly related to perceived adequacy of retirement income.

Relative Standard of Living	Retirement Income				
	Less Than Adequate	Just Adequate	More Than Adequate	Total %	N
Lower	62.1%	34.5%	3.4%	100.0%	58
Same or higher	21.8%	51.9%	26.3%	100.0%	339
Total %	27.7%	49.4%	22.9%	100.0%	397

One of the important clues to good health, which has been demonstrated to be extremely important for a satisfactory adjustment to retirement, is the number of activities participated in during retirement. In our study we tested several hypotheses relating to the relationship between activities and health. In Table 3-34 we find data yielding a chi square of 22.48 (4 d.f.) which shows a highly significant relationship (.001) between these two variables. The comparison of those with a high activity level who also rated high on their own attitudes toward health (42%) vs. those with high activity level who rated low in their attitudes toward health (17%) is significant.

Table 3-34

Ho: There is no significant relationship between the number of activities engaged in and the retirees' attitude toward health.

	Number of Activities			
Attitude Toward Health	Low	Medium	High	Total %
Low	39.9%	31.4%	16.7%	29.1%
Medium	36.5%	38.1%	41.3%	38.7%
High	23.6%	30.5%	42.0%	32.2%
Total %	100.0%	100.0%	100.0%	100.0%
N	148	118	150	416

In Table 3-35 we can see that among those who have not reduced the number of activities substantially, there is a better chance of good attitudes toward health than for those who drop many activities (38% vs. 24%). Individuals who had dropped a lot of activities tended to rate lower in their attitudes toward health. The chi square of 10.09 (4 d.f.) is significant at the .05 level.

Table 3-35

Ho: There is no significant relationship between the retirees' attitudes toward health and the number of activities dropped during his life.

Attitudes Toward	Number of Past Activities Dropped			
Health Score	Low	Medium	High	Total %
Low	25.2%	24.8%	37.9%	29.1%
Medium	37.0%	40.3%	38.6%	38.7%
High	37.8%	34.9%	23.5%	32.2%
Total %	100.0%	100.0%	100.0%	100.0%
N	135	149	132	416

On the other hand, neither "intensity of participation," nor "enjoyment of retirement activities" were significantly related to attitudes toward health status. (Tables 3-36 and 3-37 yield chi squares of 8.46 (4 d.f.) and 4.68 (4 d.f.), neither of which are significant at a level which would allow us to reject the null hypotheses at any meaningful level of confidence.) These findings appear to indicate that health has the most relationship to the number of different activities and the "giving up" of activities after retirement, but is apparently not related to intensity or enjoyment of activities. It is still an open question, based on our study results, as to whether retirement affects health perception, or vice versa, or possibly some interrelationship of the two variables.

In summary, adjustment was shown to be related to many factors at a statistically significant level. It was related to resistance, regrets about timing of retirement, all aspects of health, income and activities. Also, adjustment was related to employee satisfaction (morale). Even skill level was significantly related.

Table 3-36

Ho: There is no significant relationship between the relative intensity of participation in activities and retirees attitude toward health.

Attitude Toward Health Status	Intensity of Participation in Activities			
	Low	Medium	High	Total %
Low	37.0%	23.7%	26.6%	29.1%
Medium	38.4%	38.8%	38.8%	38.7%
High	24.6%	37.4%	34.5%	32.2%
Total %	100.0%	100.0%	100.0%	100.0%
N	138	139	139	416

Table 3-37

Ho: There is no significant relationship between attitudes toward health and the enjoyment of retirement activities.

Attitudes Toward Health Scores	Enjoyment of Activities Score			
	Low	Medium	High	Total%
Low	32.9%	30.9%	23.6%	29.1%
Medium	40.0%	36.8%	39.3%	38.7%
High	27.1%	32.4%	37.1%	32.2%
Total %	100.0%	100.0%	100.0%	100.0%
N	140	136	140	416

D. Employees' Resistance to Retirement

We felt that it would be interesting to look at the attitudes toward retirement among older employees, and to explore some of the questions raised in an earlier section of this chapter. Consequently, we surveyed 230 active older employees age sixty to sixty-five regarding their views toward their impending retirement. The following analyses were conducted in a manner parallel to that used for analysis of the retirees' attitudes, which was reported in Section C.

Each retiree was asked a series of questions which we believe measured his "resistance to retirement," and based upon his total score on these questions, and whether or not he fell in the top third, middle third, or bottom third, he was assigned an ordinal resistance rank, high, medium, or low. Among the 230 active employees surveyed in our study, 44.3% were placed in the high resistance to retirement category, 23.9% in the average resistance to retirement category, and 31.7% in the low resistance to retirement category based on their resistance scale score.

In an attempt to validate our resistance to retirement scale, we compared this ordinal distribution against the employees' answers to the question: "What are your feelings about retiring?" The possible responses were: "Dislike the idea," "somewhat reluctant to retire," "looking forward to retirement," and "can't wait to retire."

Table 3-38 shows the distribution of active employees in relationship to their answers to the question concerning their feelings about retirement, i.e., whether they looked forward to retirement. For purposes of the chi square analysis, the first two categories were combined, and the second two categories were combined, and the resulting chi square was 11.10 (2 d.f.) which is significant at the .01 level. Thus the resistance to retirement scale seems to closely approximate a single answer statement of the employees' attitude toward resistance.

Table 3-38

Ho: There is no significant difference in direct response to a "desire to retire" question between those employees with different levels of retirement resistance as determined by a ordinal scale score.

	Resistance to Retirement Score			
Answer to Question	High Resistance	Medium Resistance	Low Resistance	Total %
Dislike retirement, or reluctant	39.2%	21.8%	17.8%	28.3%
Look forward to retirement or can't wait to retire	60.8%	78.2%	82.2%	71.7%
Total %	100.0%	100.0%	100.0%	100.0%
N	102	55	73	230

In a second attempt to validate the resistance to retirement scale we compared the answers of the employees to another series of questions which were identical to those asked of all retirees, i.e., stereotypes of retirement. It was our hypothesis that those persons who had high resistance to retirement scores would also have a high stereotype of retirement score, or in other words a rather negative set of attitudes about retirement life. The chi square which resulted from the cross comparison between adjustment and stereotypes of attitudes yielded a chi square of 19.56 (4 d.f.) which is significant beyond the .001 level (see Table 3-39). This high degree of relationship found between these two types of attitudes not only tends to validate our resistance to retirement score, but it also indicates that resistance to retirement may be based upon an inaccurate, or at least negative, view of life in retirement. (It should be noted that approximately seventy-two percent (72%) of the entire group of employees looked forward to retirement or "couldn't wait to retire." However, approximately thirty-eight percent (38%) of this group who told the interviewers they looked forward to retirement and couldn't wait for retirement revealed in their responses to a series of specific questions concerning their attitudes toward retirement that they, in fact, were high resistors to the concept of retirement. This fairly high degree of inconsistency, although not strong enough to change the overall high level of statistical significance between expressed desire to retire and composite resistance to retirement score, does indicate that for a lot of employees in this sample there was an inconsistency between their attitudes and their outward statement of intentions.)

Having once validated the resistance to retirement score it was then our objective to analyze the relationship between resistance to retirement and such factors as expected income in retirement, expected activities in retirement, and expected health in retirement. We also compared resistance to retirement with such factors as present health, present activities, and present income, based upon the hypothesis that a person's present behavior should be an effective predictor of his future behavior. Finally, we compared resistance to retirement and several employee relations indices such as motivation, attitudes toward the company, etc. Our hypothesis here was that employees who have high resistance to retirement will also have a higher commitment to the organization and to their work, and thus higher scores on these employee relations indices. However, it should be noted that it is equally valid to argue this relationship in the opposite direction, i.e., that employees who resist retirement will be the most fearful and cautious employees, and consequently this rather negative futuristic outlook will be reflected in negative attitudes in the areas of morale and favorability toward the company.

Table 3-39

Ho: There is no significant difference in stereotype toward retirement between retirees with differing resistance scores.

Stereotype Toward Retirement	Resistance Score			
	High Resistance	Medium Resistance	Low Resistance	Total %
High (negative)	39.6%	39.2%	16.7%	32.0%
Medium	46.9%	39.2%	44.4%	44.3%
Low (positive)	13.5%	21.6%	38.9%	23.7%
Total %	100.0%	100.0%	100.0%	100.0%
N	96	51	72	219

Resistance to Retirement and Financial Security:

As shown in Table 3-40 there was a significant relationship found between expected retirement income level and resistance to retirement. The chi square for the cross comparison of these two variables was 13.45 (2 d.f.) which is significant beyond the .005 level, and thus we may reject the null hypothesis of no relationship with a good deal of confidence, and consequently conclude that expected retirement income is closely associated with resistance to retirement. All of those with incomes below $550 a month, over half (51%) were found in the high resistance category. By contrast, only thirty-two percent (32%) of all those with incomes of $551 and over were in the high resistance category. Thus, the higher the monthly income, the less the resistance to retirement that may be expected.

Table 3-40

Ho: There is no significant difference in level of expected retirement income between employees with differing levels of resistance to retirement.

Expected Retirement Income	Resistance Score			
	High Resistance	Medium Resistance	Low Resistance	Total %
$50-$550	69.7%	63.3%	41.2%	58.7%
$551-over	30.3%	36.7%	58.8%	41.3%
Total %	100.0%	100.0%	100.0%	100.0%
N	89	49	68	206

It is interesting to note, however, in Table 3-41 that resistance to retirement apparently is not related to perceived adequacy of expected retirement income. The chi square for Table 3-41 was only 2.12 (4 d.f.) which is not significant, and thus we cannot reject the null hypothesis. One explanation for this apparent inconsistency may be that less than ten percent (10%) of the employees in our sample indicated their expected income in retirement would be less than enough. This result, which is somewhat surprising, probably tends to suppress the possibility of a significant chi square resulting from the data. For example, by tabulating the percentages in a different way, we find that among all persons who felt their expected monthly retirement income was just enough, there were forty-six percent (46%) who also indicated high resistance, and only twenty-eight percent (28%) who indicated low resistance, and for all those persons who indicated their monthly retirement income would be more than enough, only forty percent (40%) were in the high resistance, and thirty-six percent (36%) were in the low resistance category. Again, these are not major differences, but they certainly do indicate a trend in the expected direction.

Table 3-41

Ho: There is no significant difference in perceived adequacy of present income between employees with differing levels of resistance to retirement.

Adequacy of Working Monthly Income	Resistance Score			
	High Resistance	Medium Resistance	Low Resistance	Total %
Less than enough	10.3%	7.4%	10.0%	9.5%
Just enough	53.6%	53.7%	44.3%	50.7%
More than enough	36.1%	38.9%	45.7%	39.8%
Total %	100.0%	100.0%	100.0%	100.0%
N	97	54	70	221

Our analysis further revealed there was a significant relationship between resistance to retirement and expected change in the standard of living after retirement. For example, for those persons who were low on resistance to retirement, seventy percent (70%) felt their standard of living would actually rise after retirement. For those persons who were high on their resistance to retirement, only fifty-one percent (51%) felt their standard of living would be higher. The chi square for Table 3-42 was 7.82 (2 d.f.) which is significant at the .02 level, and thus we can reject the null hypothesis with some degree of confidence. This comparison can be seen even more vividly when we look at the distribution of resistance to retirement scores of all the persons who felt their standard of living in retirement would be lower or the same as at present. Forty-nine percent (49%) of this group were high resistors and only twenty-four percent (24%) were low resistors.

Table 3-42

Ho: There is no significant difference in expected change in retirement standard of living relative to present working life standard of living between employees with differing levels of resistance to retirement.

Expected Change in Relative Standard of Living	Resistance Score			
	High Resistance	Medium Resistance	Low Resistance	Total %
Lower or same	49.0%	32.1%	30.1%	39.0%
Higher	51.0%	67.9%	69.9%	61.0%
Total %	100.0%	100.0%	100.0%	100.0%
N	102	56	73	231

As a cross validation we developed a scale of expected economic deprivation in retirement and compared the top third, middle third and bottom third on this scale against the degree of their resistance to retirement. This analysis is reported in Table 3-43. The chi square for Table 3-43 was 4.23 (4 d.f.) which is not significant and thus we cannot reject the null hypothesis. The most logical explanation for the lack of relationship in this comparison is that our economic deprivation scale was not accurately measuring the attitudes and expectations of the employees. Since expected economic deprivation is something that no one likes to face up to and admit, consequently, the employees' total score on the scale probably does not differentiate between those persons who will, in fact, experience economic deprivation but who are denying it, and those who will not experience economic deprivation. The fact that we arbitrarily divided people into three groups, low, middle, and high, based upon total score, probably tends to distort what is in fact a general lack of a normal distribution of scores on the economic deprivation scale.

Table 3-43

Ho: There is no significant difference in expected economic deprivation between employees with differing levels of resistance to retirement.

Expected Economic Deprivation	Resistance Score: High Resistance	Medium Resistance	Low Resistance	Total %
Low	27.1%	30.9%	34.7%	30.5%
Medium	34.4%	41.8%	40.3%	38.1%
High	38.5%	27.3%	25.0%	31.4%
Total %	100.0%	100.0%	100.0%	100.0%
N	96	55	72	223

In Table 3-44 we have another comparison which may suffer from the same problem described above. We developed an "attitudes toward financial status" scale based upon answers to a variety of questions. Again, the total group was arbitrarily divided into approximately equal groups, low, middle, and high, based upon their total score. Table 3-44 yields a chi square of 9.28 (4 d.f.) which is only significant at the .10 level, and thus we cannot reject the null hypothesis with any degree of confidence. However, an inspection of the data in Table 3-44 indicates that, in fact, there is a fairly obvious positive relationship between attitudes toward financial status in retirement and resistance to retirement. For example, forty-four percent (44%) of the low resistance to retirement employees are in the top category of the scale whereas only thirty percent (30%) of high resistors to retirement are in the positive category. This relationship is reversed as we compare persons who were high and low on resistance according to their distribution in the low or negative categories. Thus employees with a negative attitude toward their present financial status tend to resist retirement more than those with a more optimistic present attitude.

As a footnote to the analysis of the financial attitudes of these employees. the data in Tables 3-45, 3-46, and 3-47 relate amount of income and perceived adequacy. Tables 3-45 and 3-46 yield chi squares which are significant well beyond the .001 level, but Table 3-47 is not significant. The chi square for Table 3-45 is 24.79 (2 d.f.) and for Table 3-46 the chi square is 23.40 (2 d.f.). Thus a large majority of those employees presently making less than $950 a month felt their income was less than adequate. When active employees were asked what level of retirement income they perceived would be adequate, it was not surprising that similar results were obtained. Thus, in Table 3-46, it was found that forty-four percent (44%) of those who expected their incomes to be $550 or less perceived this level to be less than adequate. Only five percent (5%) view this level of income as more than adequate. Interestingly enough, however, only twenty-five percent (25%) of those who expected their retirement income to exceed $550 a month perceived this level as being "more than adequate," and fifty-five percent (55%) perceived it as being "just adequate." It thus appears difficult to secure an admission from an active employee that even what might be considered to be a fairly generous retirement income will be perceived as being "adequate." In Table 3-47, on the other hand, we find there is no apparent relationship between pension level and perceived satisfaction (chi square 1.87, 6 d.f.). Thus employees apparently use a different criteria to judge their satisfaction with total retirement income than they do to judge their pension income.

Table 3-44

Ho: There is no significant difference in employees' present attitude toward his financial status between employees with differing levels of resistance to retirement.

Attitude Toward Present Financial Status	Resistance Score			
	High Resistance	Medium Resistance	Low Resistance	Total %
Low (negative)	44.9%	35.8%	27.4%	37.1%
Medium	31.6%	34.0%	28.8%	31.3%
High (positive)	23.5%	30.2%	43.8%	31.7%
Total %	100.0%	100.0%	100.0%	100.0%
N	98	53	73	224

Table 3-45

Ho: The perceived adequacy of present income is not significantly related to the absolute level of present income.

Total Present Income	Adequacy of Present Income				
	Less Than Adequate	Just Adequate	More Than Adequate	Total %	N
Less than $950 per mo.	13.1%	63.6%	23.4%	100.0%	107
More than $950 per mo.	6.2%	37.5%	56.3%	100.0%	112
Total %	9.6%	50.2%	40.2%	100.0%	219

Table 3-46

Ho: The perceived adequacy of retirement income is not significantly related to the absolute level of retirement income.

Total Expected Retirement Income	Perceived Adequacy of Retirement Income				
	Less Than Adequate	Just Adequate	More Than Adequate	Total %	N
$50-$550	44.0%	50.9%	5.2%	100.0%	116
$551-over	19.3%	55.4%	25.3%	100.0%	83
Total %	33.7%	52.8%	13.6%	100.0%	199

Table 3-47

Ho: The perceived adequacy of pension income is not significantly related to the absolute level of pension income.

Pension Income Expected	Satisfaction with Pension Income					
	Very Dis-satisfied	Somewhat Dis-satisfied	Somewhat Satisfied	Very Satisfied	Total%	N
$0-$125	14.9%	21.3%	46.8%	17.0%	100.0%	47
$125-$225	11.3%	20.8%	50.9%	17.0%	100.0%	53
$226-over	10.9%	25.7%	42.6%	20.8%	100.0%	101
Total %	11.9%	23.4%	45.8%	18.9%	100.0%	201

Resistance to Retirement and Health:

One of the questions that we wish to answer in this study was whether or not employees whose health was poor actually looked forward or were more resistant to retirement than those employees who were in excellent health. Again, we were surprised at the general good health of this sample of employees. Only eleven percent (11%) reported their health was fair or poor. An analysis of the data in Table 3-48 yielded a chi square of 15.06 (4 d.f.) which is significant at the .02 level, and thus we can reject the null hypothesis with some degree of confidence. The relationship is even more dramatic when we look at the distribution according to resistance of all of those people who did report they had fair or poor health. Sixty-two percent (62%) of this group were in the high resistance category. On the other hand, among the total group who reported their present health was excellent, thirty-three percent (33%) were in the high resistance groups and forty-four percent (44%) were in the low resistance group. Thus, there is apparently about a third of the employees who have excellent health but for other reasons desire to continue to be actively involved in their work rather than to retire. These results are somewhat surprising inasmuch as one would have believed that the poorer the perceived health, the more a person would look forward to, and accept the idea of retirement as a welcome relief. Nevertheless, according to the results presented in Table 3-48, workers with poor health apparently believe that retirement will not be particularly good for their health. Again, this probably represents an overall negative outlook on life which is related to poor health, and this negative attitude toward the future shows up in high resistance scored, while low resistance tends to be measuring a person's positive outlook and expectation for his life in retirement.

The relationship is even more positive when we compare resistance to retirement and the employee's attitude toward his health, as compiled in a composite score rather than from a single question as was true in the analysis represented in Table 3-48. In Table 3-49 we see a strong positive relationship, and the chi square of 29.26 (4 d.f.) is significant beyond the .001 level. Thus, we can reject the null hypothesis with a good deal of confidence. Among all of those persons with negative attitudes, sixty-one percent (61%) were in the high resistance category, whereas among all of those employees with high or positive attitudes toward their present state of health, only twenty-five percent (25%) were in the high resistors category.

Table 3-48

Ho: There is no significant difference in employees' subjective rating of their present health between employees with differing levels of resistance to retirement.

	Resistance Score			
Subjective Health Rating	High Resistance	Medium Resistance	Low Resistance	Total %
Fair or poor	15.7%	10.7%	5.5%	11.3%
Good	54.9%	51.8%	39.7%	49.4%
Excellent	29.4%	37.5%	54.8%	39.4%
Total %	100.0%	100.0%	100.0%	100.0%
N	102	56	73	231

Table 3-49

Ho: There is no significant difference in employees' attitudes toward their present health between employees with differing levels of resistance to retirement.

	Resistance Score			
Attitudes Toward Health Score	High Resistance	Medium Resistance	Low Resistance	Total %
Low (negative)	52.9%	37.5%	19.2%	38.5%
Medium	29.4%	33.9%	28.8%	30.3%
High (positive)	17.6%	28.6%	52.1%	31.2%
Total %	100.0%	100.0%	100.0%	100.0%
N	102	56	73	231

A final analysis of the relationship between health and resistance is reported in Table 3-50. If they had two or more chronic ailments, they were considered to have low or poor health, if they had no chronic ailments, they were considered to have high or good health. The chi square for this data is 13.88 (4 d.f.), which is significant at the .01 level, and thus we can reject the null hypothesis with some degree of confidence.

Table 3-50

Ho: There is no significant difference in employees' objective health rating scores between employees with differing levels of resistance to retirement.

	Resistance Score			
Objective Health Rating Score	High Resistance	Medium Resistance	Low Resistance	Total %
Low (poor)	10.8%	10.7%	13.7%	11.7%
Medium	40.2%	21.4%	16.4%	28.1%
High (good)	49.0%	67.9%	69.9%	60.2%
Total %	100.0%	100.0%	100.0%	100.0%
N	102	56	73	231

Overall, all of the relationships between present health and resistance to retirement seem to be consistent and they all tend to indicate that those persons with poor health tend also to be the persons with the highest resistance to retirement; and, on the other hand, those persons who have the best present health tend to also have the most favorable positive expectations about retirement.

Resistance to Retirement and Activities:

Overall, in comparing the relationship between resistance to retirement and participation, intensity, and enjoyment of both expected and present activities, we found only one significant relationship. This relationship was an expected change in enjoyment of retirement activities. Those persons with less resistance to retirement had a much higher proportion of response in the category of expecting retirement activities to become more enjoyable. However, the level of significance for this relationship was only .05. These relationships are reported in Tables 3-51 through 3-57. Although the data in these tables, with one exception, do not yield chi squares which are high enough to allow us to reject the null hypotheses with any degree of confidence, we can see that in every case there is a tendency for persons with high resistance to retirement to be less active, as well as tend to enjoy participation and activities less than those persons who are looking forward to retirement, i.e., have low resistance to retirement.

In Table 3-51 the chi square is 4.62 (4 d.f.); in Table 3-52 the chi square is 1.26 (4 d.f.); in Table 3-53 the chi square is 4.17 (4 d.f.); in Table 3-54 the chi square is 4.89 (2 d.f.) (which incidentally is significant at the .10 level); Table 3-55 the chi square is 7.04 (4 d.f.) (which is significant at the .20 level); Table 3-56 the chi square in 9.79 (4 d.f.) (which is significant at the .05 level); and Table 3-57 yields a chi square of 2.55 (4 d.f.).

Table 3-51

Ho: There is no significant difference in the number of present activities between employees with differing levels of resistance to retirement.

Number of Present Activities	Resistance Score			
	High Resistance	Medium Resistance	Low Resistance	Total %
Low	39.2%	33.9%	24.7%	33.3%
Medium	31.4%	37.5%	37.0%	34.6%
High	29.4%	28.6%	38.4%	32.0%
Total %	100.0%	100.0%	100.0%	100.0%
N	102	56	73	231

The one analysis which did allow us to reject the null hypothesis, we see summarized in Table 3-56. Table 3-56 thus indicates rather significantly that persons who expect their activities after retirement to be much more enjoyable tend to be those persons who have low resistance to retirement, whereas those persons who expect their activities to be less enjoyable or remain the same tend to have high resistance to retirement.

All other tables indicate relationships which are consistent with this one, but none of the levels of significance are acceptible for rejecting the null hypothesis.

Table 3-52

Ho: There is no significant difference in expected change in number of activities after retiring between employees with differing levels of resistance to retirement.

Change in Activities	Resistance Score High Resistance	 Medium Resistance	 Low Resistance	Total %
Decreased	5.9%	7.1%	5.5%	6.1%
Stayed same	43.1%	39.3%	35.6%	39.8%
Increased	51.0%	53.6%	58.9%	54.1%
Total %	100.0%	100.0%	100.0%	100.0%
N	102	56	73	231

Table 3-53

Ho: There is no significant difference in intensity of participation in activities before retirement between employees with differing levels of resistance to retirement.

Intensity of Participation in Present Activities	Resistance Score High Resistance	 Medium Resistance	 Low Resistance	Total %
Low	39.2%	33.9%	27.4%	34.2%
Medium	33.3%	32.1%	31.5%	32.5%
High	27.5%	33.9%	41.1%	33.3%
Total %	100.0%	100.0%	100.0%	100.0%
N	102	56	73	231

Table 3-54

Ho: There is no significant difference in expected change in activity participation after retirement between employees with differing levels of resistance to retirement.

Change in Activities	Resistance Score High Resistance	 Medium Resistance	 Low Resistance	Total %
Decrease or stay same	28.4%	28.6%	15.1%	24.2%
Increase	71.6%	71.4%	84.9%	75.8%
Total %	100.0%	100.0%	100.0%	100.0%
N	102	56	73	231

Table 3-55

Ho: There is no significant difference in enjoyment of activities before retirement between employees with differing levels of resistance to retirement.

Relative Enjoyment of Present Activities Score	Resistance Score			
	High Resistance	Medium Resistance	Low Resistance	Total %
Low	38.2%	30.4%	27.4%	32.9%
Medium	31.4%	41.1%	27.4%	32.5%
High	30.4%	28.6%	45.2%	34.6%
Total %	100.0%	100.0%	100.0%	100.0%
N	102	56	73	231

Table 3-56

Ho: There is no significant difference in expected change in enjoyment of activities in retirement between employees with differing levels of resistance to retirement.

Change in Activities	Resistance Score			
	High Resistance	Medium Resistance	Low Resistance	Total %
Less or same	38.6%	30.4%	23.3%	31.7%
Somewhat more	26.7%	28.6%	19.2%	24.8%
Much more	34.7%	41.1%	57.5%	43.5%
Total %	100.0%	100.0%	100.0%	100.0%
N	101	56	73	230

Table 3-57

Ho: There is no significant difference in number of activities dropped during life between employees with differing levels of resistance to retirement.

Number of Activities Dropped	Resistance Score			
	High Resistance	Medium Resistance	Low Resistance	Total %
Low	26.5%	30.4%	31.5%	29.0%
Medium	31.4%	39.3%	31.5%	33.3%
High	42.2%	30.4%	37.0%	37.7%
Total %	100.0%	100.0%	100.0%	100.0%
N	102	56	73	231

Since we have found a significant relationship between resistance to retirement and health, but appear to find no such relationship between present participation in retirement activities or future expectations of retirement activities, we naturally wondered if there might be a relationship between present health and participation in activities. The data summarized in Tables 3-58 through 3-61 indicate there apparently is no relationship between health and activities. The chi square for Table 3-58 (number of activities vs.

attitudes toward health) is 4.22 (4 d.f.); for Table 3-59 (number of activities dropped vs. attitudes toward health) it is .46 (4 d.f.); for Table 3-60 (intensity of participation vs. attitudes toward health) it is 4.83 (4 d.f.); and for Table 3-61 (enjoyment of activities vs. attitudes toward health) the chi square is 2.54 (4 d.f.). None of these approach a level of significance which will allow us to reject the null hypotheses. This is contrary to a commonly assumed stereotype about persons in this age bracket and we must therefore look elsewhere besides health for an explanation of differences in preretirement activity participation levels.

Table 3-58

Ho: There is no significant relationship between the number of activities engaged in and the employees' attitude toward health.

	Number of Activities			
Attitude Toward Health	Low	Medium	High	Total %
Low	41.6%	33.7%	40.5%	38.5%
Medium	28.6%	27.5%	35.1%	30.3%
High	29.9%	38.7%	24.3%	31.2%
Total %	100.0%	100.0%	100.0%	100.0%
N	77	80	74	231

Table 3-59

Ho: There is no significant relationship between the employees' attitude toward health and the number of activities dropped during his life.

Attitudes Toward Health Score	Number of Past Activities Dropped			
	Low	Medium	High	Total %
Low	37.3%	41.6%	36.8%	38.5%
Medium	31.3%	28.6%	31.0%	30.3%
High	31.3%	29.9%	32.2%	31.2%
Total %	100.0%	100.0%	100.0%	100.0%
N	67	77	87	231

Table 3-60

Ho: There is no significant relationship between the relative intensity of participation in activities and employees attitude toward health.

Attitude Toward Health Status	Intensity of Participation in Activities			
	Low	Medium	High	Total %
Low	41.8%	37.3%	36.4%	38.5%
Medium	29.1%	37.3%	24.7%	30.3%
High	29.1%	25.3%	39.0%	31.2%
Total %	100.0%	100.0%	100.0%	100.0%
N	79	75	77	231

Table 3-61

Ho: There is no significant relationship between attitudes toward health and the enjoyment of retirement activities.

Attitudes Toward Health Scores	Enjoyment of Activities Scores			
	Low	Medium	High	Total %
Low	44.7%	33.3%	37.5%	38.5%
Medium	25.0%	33.3%	32.5%	30.3%
High	30.3%	33.3%	30.0%	31.2%
Total %	100.0%	100.0%	100.0%	100.0%
N	76	75	80	231

Resistance to Retirement and Employee Relations Factors:

One of the first questions that we were interested in answering is whether or not people at the unskilled level would be, as a group, more or less prone to resistance to retirement than persons at a managerial or skill level, or vice versa. The data in Table 3-62 indicate that there is no relationship between skill level and resistance to retirement. The chi square was 3.16 (4 d.f.) which is not significant, and thus we cannot reject the null hypothesis. At least in this study skill level appears to have very little effect upon the degree of the employee's resistance to retirement.

Table 3-62

Ho: There is no significant difference between resistance to retirement for employees at different skill levels.

	Resistance Score				
Skill Level	High Resistance	Medium Resistance	Low Resistance	Total %	N
Managerial	42.1%	28.0%	29.9%	100.0%	107
Skilled	48.3%	18.0%	33.7%	100.0%	89
Unskilled	40.0%	28.6%	31.4%	100.0%	35
Total %	44.2%	24.2%	31.6%	100.0%	231

We also hypothesized that employees who were highly motivated toward their work, and more satisfied with their jobs, etc. might have a tendency to resist retirement to a much larger degree than persons who were not particularly motivated with their work. The assumption is that if you are not motivated by the job, then you might receive a good deal of motivation in life from things off the job and consequently you would be more likely to have a lower degree of resistance to retirement than the highly motivated employees. The data in Table 3-63 indicates that neither of these relationships appear to exist. In short, the chi square of 2.45 (4 d.f.) is not high enough to allow us to reject the null hypothesis. Thus, it appears that resistance to retirement is not related to general motivation. However, an observation of the data indicates that although approximately half (49%) of all people who were low on motivation are high resistors, there is apparently no relationship between resistance and motivation for those employees who are high on motivation. Thus, we can say that although a low motivation individual will have a fifty-fifty chance of being a high resistor, that a high motivation employee has approximately equal chance of being a high, medium, or low resistor.

Table 3-63

Ho: There is no significant difference between resistance to retirement of employees at different levels of motivation toward work.

	Resistance Score				
Motivation	High Resistance	Medium Resistance	Low Resistance	Total %	N
Low	49.3%	21.7%	29.0%	100.0%	69
Medium	44.6%	25.7%	29.7%	100.0%	101
High	37.7%	24.6%	37.7%	100.0%	61
Total %	44.2%	24.2%	31.6%	100.0%	231

We also hypothesized, using the same logic that is outlined in the previous paragraph, that there might be a difference between employees whose attitudes were favorable vs. negative toward their supervisor in the degree of their resistance to retirement. Table 3-64 summarizes data relevant to this relationship. The chi square of 7.14 (4 d.f.) is significant only at the .20 level, consequently, we cannot reject the null hypothesis with any degree of confidence. There appears to be only a slight relationship between attitudes toward supervision and resistance to retirement, and again the difference appears to be among the persons who are negative in their attitude toward the supervisor. For example, among all persons who are negative toward their supervisor, fifty-four percent (54%) are high resistors as compared with only thirty percent (30%) who are low resistors. On the other hand, among those persons who are high--positive toward their supervisor, there seems to be about equal distribution across the high, medium, and low categories in terms of resistance to retirement.

Table 3-64

Ho: There is no significant difference between resistance to retirement scores for employees with different degrees of satisfaction with their supervisor.

	Resistance Score				
Attitude Toward Supervision	High Resistance	Medium Resistance	Low Resistance	Total %	N
Low (negative)	53.8%	16.1%	30.1%	100.0%	93
Medium	35.7%	30.0%	34.3%	100.0%	70
High (positive)	40.6%	26.6%	32.8%	100.0%	64
Total %	44.5%	23.3%	32.2%	100.0%	227

In Table 3-65 we see summarized the results of the analysis of the relationship between an employee's attitudes toward the work itself and his degree of resistance to retirement. The chi square for this table is 2.80 (4 d.f.) which is not significant. Again, however, we see that among those persons who have poor attitudes toward their work, forty-seven percent (47%) are high resistors, whereas only twenty-six percent (26%) are low resistors. Thus, although there is apparently no overall relationship between attitudes toward work and resistance to retirement, there is a very obvious relationship between these two factors for those persons who have a more negative attitude toward their work.

Table 3-65

Ho: There is no significant difference between resistance to retirement scores for employees with different degrees of satisfaction with their work.

Attitude Toward My Work Itself	Resistance Score				
	High Resistance	Medium Resistance	Low Resistance	Total %	N
Low (negative)	47.2%	27.0%	25.8%	100.0%	89
Medium	45.8%	20.3%	33.9%	100.0%	59
High (positive)	39.8%	24.1%	36.1%	100.0%	83
Total %	44.2%	24.2%	31.6%	100.0%	231

Likewise, in terms of an employee's attitudes toward his job, there appears to be no relationship between these attitudes and resistance to retirement, except for that group of employees who have poor attitudes toward their job, we find that forty-eight percent (48%) are high resistors to retirement; whereas, only thirty-one percent (31%) are low resistors to retirement. The chi square for the data in Table 3-66 is 3.73 (4 d.f.) which is not significant, and thus we cannot reject the null hypothesis.

Table 3-66

Ho: There is no significant difference between resistance to retirement scores for employees with different degrees of satisfaction with their job.

Attitude Toward the Job	Resistance Score				
	High Resistance	Medium Resistance	Low Resistance	Total %	N
Low	48.0%	21.3%	30.7%	100.0%	75
Medium	46.8%	27.3%	26.0%	100.0%	77
High	37.2%	24.4%	38.5%	100.0%	78
Total %	43.9%	24.3%	31.7%	100.0%	230

Finally, the same pattern also appears in the relationship between the employee's attitude toward the company and his resistance toward retirement (Table 3-67). Overall, there appears to be only a slight trend toward a relationship, and the chi square of 8.79 (4 d.f.) is significant only at the .10 level, which will not allow us to reject the null hypothesis. However, once again, an observation of just those persons who are most negative in their attitudes toward the company indicates that fifty-two percent (52%) of those employees with negative attitudes towards the company are also high resistors, whereas only twenty percent (20%) of these employees with negative attitudes are low resistors. Among those persons with high or positive attitudes toward the company there appears to be no relationship, since they are fairly equally grouped in the categories of high, medium, and low resistance.

We can therefore see that resistance to retirement does not appear to be related to employee relations factors, except for employees who are negative in their attitudes. Contrary to the common assumption that the very well-adjusted, highly motivated employee is a strong resistor of retirement, our data indicate

Table 3-67

Ho: There is no significant difference between resistance to retirement scores for employees with different degrees of satisfaction with their company.

Attitudes Toward the Company	Resistance Score				
	High Resistance	Medium Resistance	Low Resistance	Total %	N
Low (negative)	51.6%	28.1%	20.3%	100.0%	64
Medium	47.0%	19.0%	34.0%	100.0%	100
High (positive)	32.8%	28.4%	38.8%	100.0%	67
Total %	44.2%	24.2%	31.6%	100.0%	231

that the really high resistors to retirement are those employees with low morale, negative attitudes toward their supervision, poor attitudes toward their work and their job, and a rather hostile attitude toward the company. Since these indices usually are related to the ineffective performer, i.e., the man on the job who is not an effective, well-adjusted employee, we can see that this kind of employee will probably have a tendency to resist retirement. It is probably also possible to argue in the opposite direction, i.e., that it is the employee's high resistance to retirement, and all the fears associated with that resistance, which are actually producing the poor employee relations attitudes.

In summary, the following factors seem to be related to resistance to retirement, i.e., there is a difference in resistance between those who are high and low in each of the following: stereotypes of retirement, actual income in retirement, health and health attitudes, and expected enjoyment of activities. Resistance did not appear to be related to perceived adequacy of retirement income, number, intensity or expected change in activities, skill level, or employee relations measurements (morale, etc.).

E. A Mathematical Model to Predict Adjustment and Resistance to Retirement

To predict adjustment or resistance to retirement, a stepwise regression analysis was used, with the dependent variable in the first case being adjustment to retirement and in the second case being resistance to retirement. The objectives of these analyses are twofold. First, it was felt that the most dominant dimensions associated with adjustment and resistance to retirement, as uncovered by this analysis, can be valuable information for designing preretirement counseling programs. Second, if it were found that the same variables are associated with both resistance and adjustment, then the resistance scale (or its regression equation) could be used as a predicting model for seeking out those employees who are likely to find trouble in their retirement adjustment. By so doing, then, these persons could receive a more intensive or perhaps a "programmed" counseling program which would more precisely meet their needs.

Even though the variables, both dependent and independent, do not completely meet the assumptions of regression analysis for making statistical tests of significance, the least squares solution was performed to determine if the predictor variables could be combined in a linear model of the type $Y = a + b_1X_2 + b_2X_2 + \dots + b_nX_n + e$, which could be used to predict adjustment and resistance to retirement.

As a criterion for eliminating insignificant variables from the equation, it was felt that a variable should only be included if it offered a "reasonable" contribution to the explanation of the variance in the dependent variable. Thus, the coefficient of multiple determination was assessed as each new variable was entered into the regression equation and if it contributed in a practical sense, as opposed to only a statistical significance, then it was included. Otherwise it was left out of the final prediction equation.

Adjustment to Retirement

The first variable (referring now to Table 3-68a) to enter the equation was retirement income, which explains approximately 8.5% of the variation in adjustment to retirement. This confirms our previous hypothesis that income is important in retirement adjustment. In fact, a quick glance at the table will show that this variable ranked second only to attitudes toward health in explaining the variation in adjustment to retirement.

Table 3-68a

Independent Variable	Variation in Adjustment to Retirement Explained by the Independent Variable	Cumulative Increase in Total Variation
(1) Retirement income	.0853	.0853
(2) Attitude toward health	.3427	.4280
(3) Stereotypes of retirement	.0671	.4951
(4) Number of retirement activities	.0259	.5211
(5) Attitude toward company	.0247	.5458
(6) Enjoyment of activities	.0113	.5571
(7) Plans for retirement	.0068	.5639
(8) Economic deprivation	.0066	.5706
(9) Frequency of activities	.0033	.5738
(10) Attitude toward work itself	.0029	.5768
(11) Motivation to work	.0012	.5780
(12) Attitude toward former job	.0004	.5784
(13) Attitude toward former supervisor	.0001	.5785
(14) Attitude toward financial status	.0000	.5785

The second variable to enter the regression equation, the respondent's attitude toward health score, explains thirty-four percent (34%) of the variation in the dependent variable. The indicated relationship is that the more positive one is about his health status, the more likely he is to be well adjusted.

This variable's relationship to adjustment is no doubt confounded with the respondent's actual health status; however, it may be that one's attitude toward health is more important to adjustment in retirement than his actual state of health. This being the case, preretirement counseling programs could play an important role in facilitating adjustment by bringing about a more positive attitude toward one's given health status.

Table 3-68b

Independent Variable	Variation in Resistance to Retirement Explained by the Independent Variable	Cumulative Increase in Total Variation
(1) Expected retirement income	.0424	.0424
(2) Plans for retirement	.1480	.1904
(3) Attitude toward health	.0795	.2698
(4) Stereotypes of retirement	.0459	.3158
(5) Enjoyment of activities	.0274	.3432
(6) Economic deprivation	.0168	.3600
(7) Attitude toward supervisor	.0088	.3688
(8) Attitude toward company	.0100	.3788
(9) Attitude toward job	.0026	.3815
(10) Number of activities	.0029	.3844
(11) Frequency of activities	.0020	.3864
(12) Motivation to work	.0013	.3877
(13) Attitude toward financial status	.0013	.3890
(14) Attitude toward work itself	.0005	.3894

The third variable to enter the equation was a person's stereotypes of retirement score, which explained an additional 6.7% of the variation in the adjustment score. It would seem, from a practical standpoint, that this variable makes a significant contribution to the regression model. The relationship, of course, is that persons with negative stereotypes of retirement are less likely to be well adjusted than those who do not have such stereotypes.

It is possible that preretirement education programs could make a significant contribution toward reducing negative retirement stereotypes existing among employees and by so doing increase the likelihood of successful adjustment to retirement.

The number of retirement activities was the fourth variable to enter the regression equation. This variable explained another 2.6% of the variation in adjustment. It is interesting to note that this finding does not support the disengagement theory but rather suggests that the more activities, and, consequently, the more active one is in retirement, the more likely he is to be well adjusted.

The fifth variable entering the regression equation was a person's attitude toward his company. This relationship is one that associates a positive attitude toward one's company with high adjustment and vice versa.

This is an interesting relationship because it implies that if, upon retirement, a person (a) is somewhat disenchanted with the idea of retiring, (b) has not received the proper amount of information on retirement, or

(c) misunderstands some aspect of the organization policies, e.g., the mandatory retirement policy, pension provisions, etc., then he is likely to have a negative attitude toward the company. Thus, if a preretirement counseling program can help to facilitate successful adjustment by passing along important information to the employee, help him plan for retirement, and possibly change negative attitudes about retiring, this process may also increase the retiree's positive attitude toward the company. In other words, preretirement counseling programs, irrespective of their social contribution, may make good business sense, especially in light of the ever-increasing importance of an organization's public image to its overall success.

By entering all of the remaining variables into the equation, only an additional four percent (4%) of the variance of adjustment is explained. These variables, then, are not as important from a practical point of view, and some were omitted from the final model shown in Table 3-69.

Table 3-69

A MODEL FOR PREDICTING ADJUSTMENT IN RETIREMENT

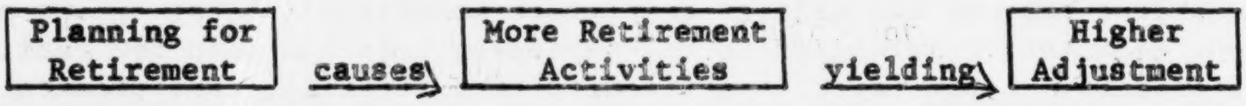
Adjustment in Retirement
Retirement Income
Attitude Toward Health
Stereotypes of Retirement
Number of Retirement Activities
Attitude Toward Company
Enjoyment of Activities
Plans for Retirement
Economic Deprivation

$$Y=-.09 +.14X_1 + .80X_2 +.52X_3 +.13X_4 +.23X_5 +.02X_6 +.39X_7 -.26X_8$$

Mean Value of Each Variable

$X_1 = 9.3$
$X_2 = 21.1$
$X_3 = 12.1$
$X_4 = 25.7$
$X_5 = 25.5$
$X_6 = 541.3$
$X_7 = 5.2$
$X_8 = 11.7$

Finally, we should comment upon the apparent lack of importance of some of the remaining variables. For example, the plans for retirement score was entered into the equation at a late, and insignificant, stage simply because it was correlated with variable X_4 (number of retirement activities), making its input to the equation superfluous. This does not say, however, that plans for retirement are an unimportant factor. On the contrary, this relationship suggests that planning for retirement is the causal variable bringing about a greater number of activities, which in turn increases adjustment. In other words, planning in and of itself is not an adjustment facilitating variable but rather it produces a result which is. A diagram of these relationships follows:



In the model shown in Table 3-69, we selected arbitrarily the first eight variables of Table 3-68a for inclusion. These variables explained almost all (57.06%) of the observed variation in retirement adjustment. The remaining six variables accounted for only a minor part of the total variation explained by the model.

In utilizing the model it is necessary to administer the tests developed in this study to groups of employees nearing retirement. The scores on these tests are measures of the variables used in the equation. For example, if an employee obtained the average score on each of these tests found in the current study, his total adjustment score would have been 42.7. This result is found by substituting the mean scores shown on Table 3-69 for each of the variables X_1 through X_8 and solving, by multiplying each score, the modifying factors a through h, as shown:

$$Y = .09 + .14(9.3) + .23(25.5) + .02(541.3) + .39(5.2) - .26(11.7) = 42.7$$

The score 42.7 would presumably predict an average degree of retirement adjustment. Scores higher than this would be viewed as favorable indications of a good future adjustment. One way to use the model is for an employer to evaluate his preretirement counseling programs by administering the tests "before and after" the group had taken the program and inserting the scores into the above equation. If the mean adjustment score thus produced did not improve, the program could be viewed as being of doubtful value or in need of revision.

Resistance to Retirement

Table 3-68b shows the results of the regression equation using resistance as the dependent variable. As in the case of adjustment, income was also entered into the equation first, and it explained a little over four percent (4%) of the variation in the dependent variable. Though anticipated retirement income did not show up quite as strong as it did in the adjustment equation, it still ranks among the higher predictors of our final equation.

The second variable to enter the equation was a person's score on his plans for retirement, which explained 14.8% of the variation in the dependent variable. This also had a correlation with resistance of .43. Thus the higher the level of planning the lower the level of resistance.

This result seems to indicate that employees who do not resist retirement are apparently planning for the day when they can stop working. This finding supports to some extent the previous equation concerning retiree adjustment, where it was concluded that the benefits from preretirement planning increased adjustment. In light of the fact that one of the objectives of preretirement education programs is to generate employee planning for retirement, this result indicates that counseling can reduce resistance if the program's objectives are achieved.

The third variable to enter the equation was a person's attitude toward his health, which accounted for another 7.9% of the variation in resistance. The fact that this variable was important to both adjustment and resistance helps to validate the resistance equation as a model for predicting whether an employee will adjust to retirement. Moreover, it again points out the importance of health attitudes with respect to older persons.

The stereotypes of retirement variable was the fourth factor to be entered into the regression equation and explained another 4.6% of the variation in resistance. Once again there is a parallel between variables associated with adjustment and resistance, further supporting the predicting model.

The employees' enjoyment of their present activities was one of the variables which explained little (2.7%) variation in resistance to retirement. This result is somewhat surprising since one might believe that perhaps persons who most enjoy their activities prior to retirement will tend to anticipate an even greater amount of enjoyment from this source once they have retired. Since time would then permit them to pursue such activities to a much greater extent than before, they should not resist retirement. Nonetheless this variable did not significantly differentiate the high and low resistors (see part D of this chapter).

The remaining variables in toto add only 4.5% to the explanation of the variance and for this reason some are left out of the final equation presented in Table 3-70.

Table 3-70

A MODEL FOR PREDICTING RESISTANCE TO RETIREMENT

Resistance to Retirement
Expected Retirement Income
Plans for Retirement
Attitude Toward Health
Stereotypes of Retirement
Enjoyment of Activities
Economic Deprivation
Attitudes Toward Supervisor
Attitudes Toward Company

$$Y = 6.9 + .03X_1 + .43X_2 + .18X_3 + .22X_4 + .01X_5 - .16X_6 - .23X_7 + .09X_8$$

Mean Value of Each Variable

$X_1 = 9.3$
$X_2 = 5.4$
$X_3 = 21.3$
$X_4 = 11.9$

$X_5 = 538.8$
$X_6 = 11.9$
$X_7 = 12.0$
$X_8 = 24.3$

This model arbitrarily uses the first eight independent variables shown in Table 3-68b to be of some importance in predicting resistance to retirement. In all 37.9% of the total variance is explained by the model. This is considerably lower than the adjustment equation which explained over half the variance in adjustment.

Conclusion

From the analysis of Tables 3-68(a) and (b) one may conclude that if counseling programs can:

(a) induce employees to make plans for retirement, both financially and for their retirement activities,

(b) aid in developing positive attitudes toward health,

(c) dispell many of the stereotypes which are often believed by employees,

then they may not only facilitate adjustment to retirement but in addition help to avoid negative attitudes about the company which seem to develop in those retirees who do not adjust successfully in retirement.

A model was developed to predict an employee's success in adjusting to retirement. The same variables were associated with both resistance and adjustment in retirement, but the independent variables in the resistance equation only explained 37.9% of its variance while the independent variables in the adjustment equation explained 57.85% of the variance. Thus the model may be valuable for picking out the extreme cases (potentially unsuccessful adjusters to retirement), it does not offer an instrument capable of precise measurement and prediction of this phenomenon.

F. Preretirement Planning and Adjustment and Resistance to Retirement

Planning and Adjustment:

All of the 416 retired workers were asked three questions regarding planning. Whether or not they planned for financial needs in retirement, retirement activities, and health needs. Table 3-71 reveals a significant relationship between the number of financial retirement plans made and adjustment to retirement. Among all those with high adjustment scores there were over three times as many who made many financial plans for retirement as there were those who made no plans (50% vs. 16%). On the other hand, when we examine all those with low adjustment scores there did not appear to be large differences in relationship to who made plans and who did not. It is also interesting to note that only about twenty-one percent (21%) of the retired workers made absolutely no financial plans for retirement, while forty-one percent (41%) of them made many plans. Of those twenty percent (20%) of the retirees with no plans, forty-two percent (42%) had low adjustment scores whereas only twenty-four percent (24%) were in the high adjustment group. The chi square analysis for the data in Table 3-71 was 10.24 (4 d.f.) which is significant at the .05 level and allows us to reject the null hypothesis with some degree of confidence.

Table 3-71

Ho: There is no significant difference in adjustment between retirees who made financial plans and those who did not.

	Adjustment Score				
Financial Plans for Retirement	Low Adjustment	Medium Adjustment	High Adjustment	Total %	N
No plans	41.6%	34.8%	23.6%	100.0%	89
Few plans	39.1%	32.7%	28.2%	100.0%	156
Many plans	26.9%	34.5%	38.6%	100.0%	171
Total %	34.6%	33.9%	31.5%	100.0%	416

A highly positive significant relationship was discovered between financial planning and level of retirement income. This hypothesis was tested and the results shown in Table 3-72. The chi square was 52.71 (2 d.f.), and the level of significance was thus well beyond .001. Forty-one percent (41%) of the total number of retirees made "many plans" and only twenty-one percent (21%) made no plans. Of this latter group, only ten percent (10%) had incomes exceeding $551 a month. On the other hand in the group who made many plans, fifty-seven percent (57%) had monthly incomes of $551 or more. Apparently there is a pay off for making many financial plans.

Table 3-72

Ho: There is no significant difference in the level of retirement income between retirees who made plans for their financial needs in retirement and those who did not.

	Retirement Income			
Retirement Income	$50-$550	$551-over	Total %	N
No plans	89.3%	10.7%	100.0%	84
Few plans	65.5%	34.5%	100.0%	148
Many plans	42.7%	57.3%	100.0%	164
Total %	61.1%	38.9%	100.0%	396

Another characteristic of those who made many plans for retirement is the degree of perceived adequacy in their retirement income. As shown in Tble 3-73, thirty-one percent (31%) of those who made many plans perceived their income to be "more than adequate." This may be compared with approximately fifteen percent (15%) of those who made no plans. The chi square for data in this table was 29.51 (4 d.f.), which is significant well beyond the .001 level. Thus, there is a significant positive relationship between perceived adequacy of retirement income and the degree of advanced planning. In other words, those who plan in advance apparently not only have a larger income, but are also more satisfied with the level they do manage to achieve.

Table 3-73

Ho: There is no difference in the perceived adequacy of retirement income between those who made many financial plans for retirement and those who made few or no financial plans.

	Retirement Income				
Extent of Financial Planning	Less Than Adequate	Just Adequate	More Than Adequate	Total %	N
No plans	47.0%	37.3%	15.7%	100.0%	83
Few plans	28.4%	54.1%	17.6%	100.0%	148
Many plans	17.5%	51.2%	31.3%	100.0%	166
Total %	27.7%	49.4%	22.9%	100.0%	397

All of the retired employees were given a test attempting to measure present and future economic deprivation. They were asked to indicate for example, whether or not they had to give up their home after retirement, move to a less expensive home, buy less expensive food, wear less expensive clothes, etc. As might be expected, and as shown in Table 3-74, those who made many plans for retirement, tended to experience much less economic deprivation than those who made few plans. For example, of those who made many plans for retirement, only twenty percent (20%) experienced high economic deprivation, but of those who made no plans, forty percent (40%) experienced high economic deprivation. These results were nearly reversed in the case of low deprivation (or lack of having to make financial sacrifices). The chi square for this table was 14.22 (2 d.f.) which is significant at the .01 level. Although this is less of a positive relationship than in the previous three tables, it is still enough to allow us to reject the null hypothesis with confidence.

Table 3-74

Ho: There is no difference in economic deprivation between those retirees who made many financial plans for retirement and those who made few or no financial plans.

	Economic Deprivation				
Financial Plans	Low	Medium	High	Total %	N
No plans	30.6%	29.4%	40.0%	100.0%	85
Few plans	47.1%	26.5%	26.5%	100.0%	155
Many plans	51.2%	28.8%	20.0%	100.0%	170
Total %	45.4%	28.0%	26.6%	100.0%	410

The final relationship between planning and financial security after retirement to be tested in this study was the aspect of financial planning revealed in Table 3-75, where planning is arrayed against attitudes toward financial status. The definition of attitude toward financial status is the degree to which the retirees feel they have a relatively good financial status and security. As revealed in this table, those who made many financial plans tend also to have high financial status. Thus, fifty-three percent (53%) of those with many plans for retirement also had high financial status, as compared with those making no plans, who only reported approximately twenty percent (20%) with high financial status. The chi square of 30.84 (4 d.f.) is significant well beyond the .001 level.

Table 3-75

Ho: There is no difference in attitudes toward retirement financial status between those retirees who made many financial plans for retirement and those who made few or no financial plans.

	Financial Status				
Financial Plans	Low Financial Status	Medium Financial Status	High Financial Status	Total %	N
No plans	48.8%	31.4%	19.8%	100.0%	86
Few plans	33.6%	31.6%	34.9%	100.0%	152
Many plans	22.5%	24.9%	52.7%	100.0%	169
Total %	32.2%	28.7%	39.1%	100.0%	407

Thus, in all five areas of financial security it is possible to reject, with a great deal of confidence, the null hypothesis of no difference between the financial security of those who planned and those who did not. It does appear, therefore, that financial planning is closely related to achieving financial security after retirement. There is no implication intended that the financial security resulted from the planning, for there is nothing in our data which can be called upon to substantiate this, but of course, a causal interpretation is the most obvious.

The second area of preretirement planning that was explored in this study was planning for retirement activities. The data in Table 3-76 indicates there is a significant relationship between planning for activities and adjustment in retirement. The chi square of 16.39 (4 d.f.) is significant beyond the .001 level. Of all the retirees with low adjustment, forty-two percent (42%) did no planning for their retirement, whereas only eighteen percent (18%) made many plans. It should be noted that, overall, forty-nine percent (49%) made no plans for activities in retirement, and of all persons with low adjustment, fifty-nine percent (59%) made no plans for activities in retirement.

In further analysis of the effects of planning on retirement we compared all those persons doing planning for activities against actual activity participation in retirement. In other words, we wanted to know whether or not planning really resulted in action after retirement.

The first comparison made was between planning and number of activities in retirement (Table 3-77). Here we found that for those doing no planning, forty-four percent (44%) had low activities in retirement, while those persons who made many plans had only twenty-two percent (22%) of their group in the low activity category. Fifty-five percent (55%) of those with many plans had high activity participation during retirement. The chi square of 23.14 (4 d.f.) is significant well beyond the .001 level. Thus planning does seem to pay off in more activities after retirement.

Table 3-76

Ho: There is no significant difference in adjustment between retirees who made plans for retirement activities and those who did not.

Plans for Retirement Activities	Adjustment Score Low Adjustment	Medium Adjustment	High Adjustment	Total %	N
No plans	41.7%	32.8%	25.5%	100.0%	204
Few plans	33.6%	33.6%	32.8%	100.0%	134
Many plans	17.9%	37.2%	44.9%	100.0%	78
Total %	34.6%	33.9%	31.5%	100.0%	416

Table 3-77

Ho: There is no significant difference in the number of retirement activities between those who made plans and those who did not.

Number of Activities	Extent of Planning No Plans	Few Plans	Many Plans	Total %
Low activities	44.1%	30.6%	21.8%	35.6%
Medium activities	28.9%	30.6%	23.1%	28.4%
High activities	27.0%	38.8%	55.1%	36.1%
Total %	100.0%	100.0%	100.0%	100.0%
N	204	134	78	416

The data in Table 3-78 indicates that the relationship between planning and intensity of participation in activities is not statistically significant, although there is an observable trend in the expected direction, especially for the group with many plans. The chi square of 7.21 (4 d.f.), however, is not significant at a level which would allow us to reject the null hypothesis.

Table 3-78

Ho: There is no significant difference in intensity of participation in retirement activities between those who planned and those who did not.

Intensity of Participation in Retirement Activities	Extent of Planning for Activities in Retirement No Plans	Few Plans	Many Plans	Total %
Low	36.3%	34.3%	23.1%	33.2%
Medium	32.4%	35.8%	32.1%	33.4%
High	31.4%	29.9%	44.9%	33.4%
Total %	100.0%	100.0%	100.0%	100.0%
N	204	134	78	416

However, there was a highly significant relationship discovered between enjoyment of retirement activities and preretirement planning. Table 3-79 reports the data for this analysis and yields a chi square of 20.91 (d.f. 4) which is significant beyond the .001 level. It should be noted that among the group who made many plans for activities in retirement, fifty-three percent (53%) had high enjoyment, as compared to only twenty-nine percent (29%) with high enjoyment among those who did not make plans.

Table 3-79

Ho: There is no significant difference in the enjoyment of retirement activities between those who planned and those who did not.

Relative Enjoyment of Retirement Activities Score	Extent of Planning for Retirement Activities			
	No Plans	Few Plans	Many Plans	Total %
Low	40.2%	29.1%	24.4%	33.7%
Medium	30.9%	41.0%	23.1%	32.7%
High	28.9%	29.9%	52.6%	33.7%
Total %	100.0%	100.0%	100.0%	100.0%
N	204	134	78	416

We were also interested in exploring the relationship between preretirement planning and change, because without these tests it might be argued that persons who were more active before retirement (also incidently did planning) continued to be more active after retirement; in short, that the planning had little or no effect on the higher level of activities. However, if we can determine that planning and change are related, we have strong evidence to suggest that the greater activity of those who are well adjusted may be the result of the preretirement planning.

Overall, two of the four tests of the change hypothesis were significant; and two more were in the expected direction, but the chi square was not high enough to allow us to reject the null hypothesis with any degree of confidence. There was a strong positive relationship between planning and change in both number of activities participated in and intensity of participation. In other words, those people who plan for their activities before retirement tend to participate in more activities after retirement, as well as tend to participate more intensely in their activities. The chi square for change in number of activities was 27.83 (4 d.f.) (see Table 3-80); and for intensity change the chi square was 19.02 (4 d.f.) (see Table 3-81), both of which are significant beyond the .001 level.

It is interesting to observe in Table 3-80 that sixty-five percent (65%) of those who planned increased their activities after retirement, whereas only thirty-one percent (31%) of those who did not plan increased. (Note also that forty-one percent (41%) of the total retirees increased activities in retirement.) Likewise, in Table 3-81, seventy-two percent (72%) of the planners increased the intensity of their activities after retirement, but only forty-four percent (44%) of the non planners increased. (Note also that fifty-two percent (52%) of the total retirees increased the intensity of participation in activities after retirement.)

Table 3-80

Ho: There is no significant difference in the amount of activity change (increase) between those retirees who planned and those who did not.

Change in Number of Activities After Retirement	Extent of Planning			
	No Plans	Few Plans	Many Plans	Total %
Decreased	27.6%	25.4%	14.1%	24.3%
Same	41.4%	32.8%	20.5%	34.7%
Increased	31.0%	41.8%	65.4%	41.0%
Total %	100.0%	100.0%	100.0%	100.0%
N	203	134	78	415

Table 3-81

Ho: There is no significant difference in the amount of activity change (increase) between those retirees who planned and those who did not.

Change in Extent of Participation in Retirement Activities	Extent of Planning			
	No Plans	Few Plans	Many Plans	Total %
Decreased	23.0%	21.6%	14.1%	20.9%
Same	33.3%	24.6%	14.1%	26.9%
Increased	43.6%	53.7%	71.8%	52.2%
Total %	100.0%	100.0%	100.0%	100.0%
N	204	134	78	416

Table 3-82 and 3-83 summarize the data relative to the two tests which did not show a significant difference between the two groups. In Table 3-82, for example, forty-seven percent (47%) of the planners increased the enjoyment of their activities after retirement, but the differences between the two groups on this variable is not enough to be significant. In short, both groups increased enjoyment of activities. The chi square was 7.22 (4 d.f.) which approaches but is not statistically significant at a level which would allow us to reject the null hypothesis with any degree of confidence. In table 3-83 an observation of the data supports the hypothesis, but the chi square of 2.00 (4 d.f.) is not statistically significant.

Table 3-82

Ho: There is no significant difference in the amount of activity change (increase) between retirees who planned and those who did not.

Change in Enjoyment of Activities After Retirement	Extent of Planning			
	No Plans	Few Plans	Many Plans	Total %
Decreased	11.3%	7.5%	5.1%	8.9%
Same	56.4%	54.5%	47.4%	54.1%
Increased	32.4%	38.1%	47.4%	37.0%
Total %	100.0%	100.0%	100.0%	100.0%
N	204	134	78	416

Table 3-83

Ho: There is no significant difference in the change of activities (decrease) between retirees who planned and those who did not.

Number of Activities Dropped	Extent of Planning			
	No Plans	Few Plans	Many Plans	Total %
Few	31.4%	32.8%	34.6%	32.5%
Some	34.3%	35.8%	39.7%	35.8%
Many	34.3%	31.3%	25.6%	31.7%
Total %	100.0%	100.0%	100.0%	100.0%
N	204	134	78	416

Thus, in summarizing the relationship between planning for activities and the results of this planning after retirement, we can say that planning tends to produce a more active and a more enjoyable life aftre retirement, and that there is a change produced by planning for both number and intensity of participation.

The third area of preretirement planning we investigated was planning for health needs. We were interested in whether or not people who planned for their retirement health needs actually experienced better adjustment, and if so, whether the extent of planning was related to better health, as reflected in the various measurements of health used in this study.

In Table 3-84 we see the comparison of preretirement health planning and retirement adjustment. It was very surprising to note that seventy-three percent (73%) of the entire group of retirees had done no planning for their health needs in retirement. Since we know that health plays an important role in successful retirement, this result should stimulate more action. The chi square of 10.08 (4 d.f.) is significant beyond the .05 level of significance, which allows us to reject the null hypothesis with some degree of confidence. In short, people who are well adjusted in retirement have more of a tendency to plan for their health needs than those who are less well adjusted.

Table 3-84

Ho: There is no significant difference in the retirement adjustment between those retirees with health planning and those without.

Extent of Planning for Health Needs in Retirement	Adjustment Score				
	Low Adjustment	Medium Adjustment	High Adjustment	Total %	N
No plans	36.2%	35.9%	27.9%	100.0%	301
Few plans	32.1%	32.1%	35 7%	100.0%	84
Many plans	24.1%	20.7%	55.2%	100.0%	29
Total %	34.5%	34.1%	31.4%	100.0%	414

The data in Tables 3-85, 3-86, 3-87, and 3-88 indicate there is no significant relationship between planning and better health. Table 3-85 reports a comparison of extent of planning and subjective health rating, with a chi square of 4.01 (6 d.f.) which is not significant and indicates no apparent relationship. Table 3-86 reports a comparison of attitudes toward health and extent of planning for health needs. The chi square of 1.18 (4 d.f.) and observation of the data in the table indicate that apparently no relationship exists. Table 3-87 reports a comparison between planning and discrepancy between expected health and realized health. The chi square of 4.64 (4 d.f.) is not significant, and indicates apparently no relationship exists. Table 3-88 summarizes data relative to the comparison of extent of planning and perceived adequacy of health relative to peers. An observation of the data in this table indicates that those with many plans see their health as better than other people their age, but the chi square of 8.27 (4 d.f.) is not significant at a level which would allow us to reject the null hypothesis.

Table 3-85

Ho: There is no significant difference in health rating between those retirees with planning and those without.

Subjective Health Rating	Extent of Planning			
	No Plans	Few Plans	Many Plans	Total %
Poor	5.3%	3.6%	0.0%	4.6%
Fair	17.6%	20.2%	13.8%	17.9%
Good	44.9%	50.0%	48.3%	46.1%
Excellent	32.2%	26.2%	37.9%	31.4%
Total %	100.0%	100.0%	100.0%	100.0%
N	301	84	29	414

Table 3-86

Ho: There is no significant difference in attitudes toward health between those retirees with planning and those without.

Attitudes Toward Health Score	Extent of Planning			
	No Plans	Few Plans	Many Plans	Total %
Low (negative)	29.6%	29.8%	24.1%	29.2%
Medium	37.9%	41.7%	37.9%	38.6%
High (positive)	32.6%	28.6%	37.9%	32.1%
Total %	100.0%	100.0%	100.0%	100.0%
N	301	84	29	414

Table 3-87

Ho: There is no significant difference in retirement health discrepancy between retirees with planning and those without.

Discrepancy in Retirement Health	Extent of Planning			
	No Plans	Few Plans	Many Plans	Total %
Worse than expected	10.0%	4.8%	3.4%	8.5%
Same	76.6%	77.4%	86.2%	77.4%
Better than expected	13.4%	17.9%	10.3%	14.1%
Total %	100.0%	100.0%	100.0%	100.0%
N	299	84	29	412

Table 3-88

Ho: There is no significant difference in evaluation of health (as compared with others) between retirees with planning and those without.

Comparison of Health With Others	Extent of Planning			
	No Plans	Few Plans	Many Plans	Total %
Worse	6.7%	4.8%	0.0%	5.8%
Same	33.1%	31.0%	13.8%	31.3%
Better	60.2%	64.3%	86.2%	62.9%
Total %	100.0%	100.0%	100.0%	100.0%
N	299	84	29	412

Thus, in summary, the factor of preretirement planning for health needs in retirement, although positively related to adjustment, does not seem to be related to better health (attitudes). One explanation might be that so few (only 7%) of the retirees really did planning for their health needs, and therefore the N is not high enough to adequately demonstrate the effects of the planning. Another explanation might be that health, in contrast to activities and financial matters, cannot be that well controlled, i.e., even when you do plan for health needs, unexpected problems begin to arise as you grow older.

Planning and Resistance to Retirement:

The survey of active older employees reveals that those who plan in advance tend to have less resistance toward retirement than those who make no plans or few plans. As shown in Table 3-89, for example, sixty-three percent (63%) of those who had made no financial plans also showed high resistance to retirement compared to only twenty-eight percent (28%) of those who had made plans and were also in the high resistance category. Generally, over half, fifty-one percent (51%) of those who had made many plans also had low resistance to retirement. Only sixteen percent (16%) of those who made no plans at all were also in the low resistance category. Thus it appears quite obvious that the lack of financial planning is very closely related to high resistance to retirement. The chi square for Table 3-89 was 24.57 (4 d.f.) which is significant at the .001 level, and allows us to reject the null hypothesis with a great deal of confidence.

Table 3-89

Ho: There is no significant difference in resistance to retirement between employees who do and do not plan.

Financial Plans for Retirement	Resistance Score				
	High Resistance	Medium Resistance	Low Resistance	Total %	N
No plans	63.3%	20.4%	16.3%	100.0%	49
Few plans	47.6%	27.6%	24.8%	100.0%	105
Many plans	27.6%	21.1%	51.3%	100.0%	76
Total %	44.3%	23.9%	31.7%	100.0%	230

If, therefore, financial planning is related both with resistance or non resistance to retirement, than the next thing that we should ask is whether or not planning really does pay off in terms of achieving goals, or whether the relationship between planning and resistance is simply a psychological effect of a more accurate perception of retirement? In short, does planning pay off in better expected financial adjustment in retirement? The data in Tables 3-90 to 3-93 indicate that planning probably does effect financial status in the expected direction. In Table 3-90 we see the relationship between plans and expected retirement income. The chi square for this table is 17.51 (2 d.f.) which is significant well beyond the .001 level, and therefore we can reject the null hypothesis with a great deal of confidence. The same relationship appears in Table 3-91 where the chi square is 18.76 (4 d.f.) and again is significant at or beyond the .001 level, and we can again reject the null hypothesis with a great deal of confidence. Table 3-91 reflects the relationship between planning and perceived adequacy of retirement income with those employees who are making many plans having a much higher proportion believing their retirement income will be more than adequate, whereas those who made no plans have a much higher proportion of persons who believe their retirement will be less than adequate.

Table 3-90

Ho: There is no significant difference in expected retirement income between employees who did and did not plan.

	Expected Retirement Income			
Financial Plans	$50-$550	$551-over	Total %	N
No plans	76.0%	23.1%	100.0%	39
Few plans	64.6%	35.4%	100.0%	96
Many plans	39.4%	60.6%	100.0%	71
Total %	58.3%	41.7%	100.0%	206

Table 3-91

Ho: There is no significant difference in the perceived adequacy of retirement income between those who made many financial plans for retirement and those who made few or no financial plans.

	Retirement Income				
Extent of Financial Planning	Less Than Adequate	Just Adequate	More Than Adequate	Total %	N
No plans	51.3%	43.6%	5.1%	100.0%	39
Few plans	35.4%	56.3%	8.3%	100.0%	96
Many plans	20.3%	55.1%	24.6%	100.0%	69
Total %	33.3%	53.4%	13.2%	100.0%	204

Finally, in Table 3-92, we again see an indication that planning does pay off. Here the chi square of 21.88 (4 d.f.) is well beyond what is needed for significance at the .001 level and thus, we can reject the null hypothesis with a great deal of confidence. Observation of the data in Table 3-92 indicates that the attitudes of those employees who made no plans for their finances in retirement is quite negative, i.e., low perceived financial status; whereas those employees who made many plans for their finances in retirement tend to have a much higher percentage of persons positively perceiving the financial status of their expected retirement income.

Table 3-92

Ho: There is no significant difference in attitudes toward expected financial status between those employees who did and did not make plans for retirement.

	Financial Status				
Financial Plans	Low Financial Status	Medium Financial Status	High Financial Status	Total %	N
No plans	51.1%	34.0%	14.9%	100.0%	47
Few plans	43.6%	29.7%	26.7%	100.0%	101
Many plans	19.7%	31.6%	48.7%	100.0%	76
Total %	37.1%	31.3%	31.7%	100.0%	224

Only in Table 3-93 do we have a chi square (4.19, 4 d.f.) which is not statistically significant, and thus we cannot reject the null hypothesis. This table represents the relationship between planning and expected economic deprivation in retirement. Here again, the best possible explanation for this seemingly inconsistent result is the fact that people undoubtedly have a great reluctance (consciously and/or unconsciously) to admit possible or expected economic deprivation, and, thus, our scale score is not an accurate measurement of the true attitude within the population.

Table 3-93

Ho: There is no significant difference in expected economic deprivation between those employees who did and did not do planning for their financial needs in retirement.

	Economic Deprivation				
Financial Plans	Low	Medium	High	Total %	N
No plans	27.1%	33.3%	39.6%	100.0%	48
Few plans	30.4%	36.3%	33.3%	100.0%	102
Many plans	31.5%	45.2%	23.3%	100.0%	73
Total %	30.0%	38.6%	31.4%	100.0%	223

Another of the questions that we wanted to answer was whether or not planning for health in retirement was related to resistance to retirement. Our hypothesis was that persons who had not planned for their health might have higher resistance. The data in Table 3-94 indicates that this relationship does exist, although a chi square of 8.51 (4 d.f.) is significant only at the .10 level and therefore we cannot reject the null hypothesis. However, an inspection of the data indicates that, especially for those persons who have made many plans for their health in retirement, there is a lower amount of resistance to retirement. For example, among those persons who have made many plans for retirement, sixty-two percent (62%) have low resistance whereas twenty-three percent (23%) have high resistance. Likewise, among those people who have made no plans for retirement, forty-nine percent (49%) have high resistance and twenty-eight percent (28%) have low resistance.

Tables 3-95, 3-96, and 3-97 summarize the data relevant to whether or not planning actually pays off in improved health. Apparently it does not, and probably this is the reason why the data in Table 3-94 does not substantiate our hypothesis at a statistically significant level. In other words, the extent of planning for health in retirement is so limited that there is apparently no pay off reflected in our sample. For example in Table 3-95 the chi square of 3.38 (4 d.f.) is not enough for significance and thus we can say there is no apparent relationship between planning and the level of present objective health.

Table 3-94

Ho: There is no significant difference in resistance to retirement between those employees who did and did not make plans for their retirement health.

	Resistance Score				
Planning for Health	High Resistance	Medium Resistance	Low Resistance	Total %	N
None	48.5%	23.4%	28.1%	100.0%	167
Few	35.3%	29.4%	35.3%	100.0%	51
Many	23.1%	15.4%	61.5%	100.0%	13
Total %	44.2%	24.2%	31.6%	100.0%	231

Table 3-95

Ho: There is no significant difference in level of objective health rating between employees who have and have not done planning for their retirement health needs.

	Plans			
Objective Health	None	Few	Many	Total %
High (good)	69.4%	68.0%	83.3%	69.9%
Medium	17.7%	28.0%	16.7%	20.4%
Low (poor)	10.9%	4.0%	0.0%	9.7%
Total %	100.0%	100.0%	100.0%	100.0%
N	62	25	6	93

Likewise, in Table 3-96 we find a chi square of 4.83 with 4 d.f., which is not significant and therefore, we cannot reject the null hypothesis, indicating that apparently planning does not effect a person's attitudes toward health. Finally, in Table 3-97 we have a chi square of 6.63 (4 d.f.) indicating the most positive of the relationships, but, again it is far from a level of significance which will allow us to reject the null hypothesis. This scale compares a person's perception of the adequacy of his health as related to other persons the same age.

Therefore, in summary, we can say that although we do see a slight degree of relationship overall between planning for health and resistance to retirement, one of the reasons why we do not see a stronger relationship is probably because there has been so little planning and this planning has been so ineffective that it has not paid off in improved health or health attitudes for those people who have planned.

Table 3-96

Ho: There is no significant difference in attitudes toward health between employees who have and have not done planning for their retirement health needs.

	Plans			
Attitude Toward Health	None	Few	Many	Total%
Low (negative)	37.1%	47.1%	23.1%	38.5%
Medium	32.9%	19.6%	38.5%	30.3%
High (positive)	29.9%	33.3%	38.5%	31.2%
Total %	100.0%	100.0%	100.0%	100.0%
N	167	51	13	231

Table 3-97

Ho: There is no significant difference in perception of adequacy of health (relative to peers) between employees with and without planning.

Relative Perception of Health	Planning for Health			
	None	Some	Many	Total %
Worse than others	0.6%	3.8%	7.7%	1.7%
Same as others	30.1%	32.7%	15.4%	29.9%
Better than others	69.3%	63.5%	76.9%	68.4%
Total %	100.0%	100.0%	100.0%	100.0%
N	166	52	13	231

Finally, we come to the question of whether or not planning for activities is related to resistance to retirement. Here, again, following the same logic as above, our assumption is that those persons who have made plans for their activities will have a much lower degree of resistance to retirement than those persons who have done very little or no planning for their activities. The data in Table 3-98 certainly confirms this hypothesis. We discover here a chi square of 74.27 (4 d.f.) which is significant well beyond the .001 level and thus we can reject the null hypothesis with a great deal of confidence. Very obviously those persons who are doing a great deal of planning for their retirement activities are low on the resistance scale, whereas those persons who are doing no planning for future activities are very high on the resistance scale. (However, forty-one percent (41%) of the 230 employees had made no plans for retirement activities.)

It was quite surprising, when we attempted to determine whether or not this planning had actually paid off in terms of more activities, that we did not find as many significant relationships as we had expected. For example, in Table 3-99 we made a comparison between the number of expected activities in retirement and the extent of planning for retirement activities. The chi square of 13.35 (4 d.f.) is significant at the .02 level and thus we can reject the null hypothesis with confidence. However, in Table 3-100 we find there is apparently no significant relationship between the expected intensity of participation in retirement activities and the extent of planning for retirement activities. Here the chi square is 5.18 (4 d.f.) which is not significant and therefore we cannot reject the null hypothesis. Likewise, in Table 3-101 we see that there apparently is even less of a significant relationship between expected enjoyment of retirement activities and extent of planning. Here the chi square of 3.04 (4 d.f.) is not significant and therefore, the null hypothesis cannot be rejected.

Table 3-98

Ho: There is no significant difference in resistance to retirement between employees who have and have not done planning for their retirement activities.

	Resistance Score				
Planning for Activities	High Resistance	Medium Resistance	Low Resistance	Total %	N
None	57.9%	27.4%	14.7%	100.0%	95
Few	54.5%	27.3%	18.2%	100.0%	77
Many	8.6%	15.5%	75.9%	100.0%	58
Total %	44.3%	24.3%	31.3%	100.0%	230

Table 3-99

Ho: There is no significant difference in the expected number of retirement activities between those employees who have and have not done planning for retirement activities.

Number of Expected	Plans for Retirement Activities			
Activities in Retirement	None	Some	Many	Total %
Low	44.2%	28.6%	22.0%	33.3%
Medium	32.6%	35.1%	35.6%	34.2%
High	23.2%	36.4%	42.4%	32.4%
Total %	100.0%	100.0%	100.0%	100.0%
N	95	77	59	231

Table 3-100

Ho: There is no significant difference in the expected intensity of participation in retirement activities between those employees who have and have not done planning for retirement activities.

Expected Intensity of Participation in Retirement Activities	Planning for Retirement Activities			
	None	Some	Many	Total %
High	34.7%	37.7%	29.3%	34.3%
Medium	31.6%	37.7%	27.6%	32.6%
Low	33.7%	24.7%	43.1%	33.0%
Total %	100.0%	100.0%	100.0%	100.0%
N	95	77	58	230

As we look at all three of these sub tests of our hypothesis we see an interisting fact. As the objectiveness of the measurements of the variable of activities increases (i.e., number versus intensity versus enjoyment), we see that the possibility for having significant results increases. In other words, in the one area where we actually forced the respondent to count up and give us numbers of activities that he will be participating in in retirement we find a significant relationship between planning and number of activities with those people who have done the most planning obviously having the most activities. However, when we move down on the other extreme to something like expected enjoyment we find no difference. This will tend once again to substantiate our previous observation that employees who do not do planning tend to have an inaccurate stereotype of reality. Since one of the correlates of high resistance to retirement is false expectation, we see the possibility that this is one of the reasons that there is no significant difference between the extent of planning and difference in enjoyment. In short, even the employees who are not doing the necessary planning are (falsely) expecting that there will still be an increase in enjoyment in retirement.

Table 3-101

Ho: There is no significant difference in the expected enjoyment of retirement activities between employees with and without planning for activities.

Expected Enjoyment of Retirement Activities	Planning			
	None	Few	Many	Total %
Low	35.8%	33.8%	27.6%	33.0%
Medium	34.7%	31.2%	29.3%	32.2%
High	29.5%	35.1%	43.1%	34.8%
Total %	100.0%	100.0%	100.0%	100.0%
N	95	77	58	230

G. Retirees and Active Employees' Overall Evaluation of the Preretirement Counseling Program

One of the weaknesses of any field study is the lack of control that can be exercised over the experimental variables. In this study we had no control over the content or execution of the preretirement counseling programs. Rather, we felt that the uniqueness and strength of this study was a design involving four companies with four similar but different types of preretirement counseling programs. We made the assumption that they were typical of all intensive preretirement counseling programs, and proceeded to compare the results of the programs against four other similar companies without programs.

The programs were similar in that they all qualified as having an "intensive" preretirement counseling program, but the exact content and form of presentation varied widely. Consequently, we would expect that there might be significant differences in the evaluation of the programs, company by company. However, it was not the purpose of this study to examine which type of preretirement counseling program is most effective. (This is an extremely important subject that should be studied in further research.) Rather, our purpose was to examine the respondents' evaluation of preretirement counseling programs generally. Since it was assumed that these four programs were typical of almost all preretirement counseling programs used in business and industry at the present time.

Our analysis of preretirement counseling programs' effectiveness was made in two ways. First we examined the direct evaluation items, and second, we attempted to infer an evaluation from the program effectiveness responses.

The direct evaluation responses are presented below. Generally, they indicate there is a slight difference between employees and retirees, both in their evaluations (lower for employees), and their report of the content of the program (more subjects reported covered by employees). However, since these differences are small, it can be assumed that they represent "memory loss" on the part of the retirees, and that there is essentially no significant difference between the evaluations of the employees and the retirees, indicating that retirees do not significantly change their evaluation after retirement.

The subject matter covered in these programs ranged from approximately ninety-five percent (95%) who reported the preretirement counseling program covered pension benefits, to approximately thirty percent (30%) who reported the program covered the subject of planning for mental health in retirement. It was interesting to note that, with the exception of pension benefits, social security, and mental health, all other content areas were around the fifty percent (50%) response level, indicating the subject was covered in approximately one-half of the programs. This would verify our belief that there was a great deal of variety in the content of the four programs.

In terms of evaluation, it is interesting to note the general uniformity of evaluation of subject matter helpfulness; that is, almost all subjects were evaluated about equally in extent of helpfulness. For most subjects, approximately fifty percent (50%) of the retirees and employees reported the preretirement counseling program "very helpful," and less than ten percent (10%) reported it "not helpful." This would appear to reflect general approval, but there are a number of questions concerning effectiveness (results achieved from the program) that tend to cast serious questions on the validity of the respondents' evaluations.

First it should be noted that the area with the largest percentage of persons reporting "not helpful" (planning for activities, 18.5%) was one of the areas where counseling appeared to be most closely related to achieved planning. Health, on the other hand, which has the highest evaluation (62% "very helpful") is the area where almost no planning apparently resulted from the counseling. Thus, it would appear that there is some tendency to evaluate higher those things that are less confronting, i.e., those presentations which do not confront the preretiree and force him to begin to take action, may tend not to be rated as highly as a "safe and comfortable" subject that is interesting, but does not call for any action.

In fact, the finding that twenty-one percent (21%) of the retirees made no financial plans for retirement, forty-nine percent (49%) made no plans for retirement activities, and seventy-two percent (72%) made no plans for their retirement health, does not appear to support a hypothesis of program effectiveness.

Furthermore, less than half (42%) reported the employer had helped them plan for retirement (which is fairly close to accurate since half of the companies have no program and some employees in companies with programs hadn't participated), however, during the entire part of the interview related to planning, less than half of the forty-two percent (42%) mentioned the preretirement counseling program.

It thus appears that the preretirement counseling program may not have made much of an impact on the retirees, either in terms of their awareness of its effect, or the actual planning which it produced.

Thus, we see a curious contradiction. The respondents rate the program as "helpful" but the objective data is lacking which shows that it either made an impact on their awareness, or on their planning. However, the results to be presented in the next chapter indicate that attendance in the program does result in more effective adjustment in retirement. Consequently, the results of this study raise questions about the exact nature of the relationship between program content, planning and adjustment; and further research is needed to clarify these questions.

Evaluation of Preretirement Counseling Program Content

			Employees (Percent)	Retirees (Percent)
330.	Did respondent participate in the company's counseling program? (Limited to companies with programs)	Yes	57.1	72.3
		No	42.9	27.7

For those who had participated in the preretirement counseling program: How many areas were covered; and for each area, how did respondent rate its helpfulness?

			Employees (Percent)	Retirees (Percent)
331.	Pension benefits: Was subject covered?	Yes	94.4	96.6
		No	5.6	3.4
332.	Respondents rating of helpfulness of pension benefits presentation:	Very helpful	55.2	53.9
		Somewhat helpful	31.3	40.4
		Not helpful	13.4	5.0
333.	Social Security benefits: Was subject covered?	Yes	88.7	91.8
		No	11.3	8.2
334.	Respondents rating of helpfulness of Social Security benefits presentation:	Very helpful	57.1	57.5
		Somewhat helpful	31.7	36.6
		Not helpful	11.1	6.0
335.	Other financial planning: Was subject covered?	Yes	62.0	60.3
		No	38.0	39.7
336.	Respondents' rating of helpfulness of other financial planning assistance:	Very helpful	54.5	59.1
		Somewhat helpful	34.1	34.1
		Not helpful	11.4	6.8

			Employees (Percent)	Retirees (Percent)
337.	Health maintenance: Was subject covered?	Yes	81.7	74.0
		No	18.3	26.0
338.	Respondents' rating of helpfulness of health maintenance planning assistance:	Very helpful	60.3	62.0
		Helpful	34.5	35.2
		Not helpful	5.2	2.8
339.	Activities: Was subject covered?	Yes	73.2	66.4
		No	26.8	33.6
340.	Respondents' rating of helpfulness of activities planning assistance:	Very helpful	46.2	42.3
		Helpful	36.5	39.2
		Not helpful	17.3	18.5
341.	Housing and living accommodations: Was subject covered?	Yes	42.3	33.6
		No	57.7	66.4
342.	Respondents' rating of helpfulness of housing and living accommodations planning assistance?	Very helpful	50.0	44.9
		Helpful	36.7	36.7
		Not helpful	13.3	18.3
343.	Retired work activities: Was subject covered?	Yes	49.3	47.9
		No	50.7	42.1
344.	Respondents' rating of helpfulness of retirement work activities planning assistance:	Very helpful	54.3	51.4
		Helpful	37.1	32.9
		Not helpful	8.6	15.7
345.	Legal aspects: Was subject covered?	Yes	50.7	44.5
		No	49.3	55.5
346.	Respondents' rating of helpfulness of legal aspects of retirement presentation:	Very helpful	72.2	55.4
		Helpful	25.0	33.8
		Not helpful	2.8	10.7

			Employees (Percent)	Retirees (Percent)
347.	Mental health: Was subject covered?			
		Yes	31.0	29.5
		No	69.0	70.5
348.	Respondents' rating of helpfulness of mental health aspects of retirement presentation:			
		Very helpful	59.1	53.5
		Helpful	36.4	34.9
		Not helpful	4.5	11.6
590.	How many years before retirement did respondent think preretirement planning programs should begin?			
		1-5 years	53.0	46.2
		6-10 years	20.7	23.3
		11-or more years	16.8	23.3
		No response	9.5	7.2

H. Major Relationships Summarized

In summarizing the major findings reported in this chapter, we see that overall there were no major areas where the attitudes or practices of retirees differed significantly from those of the older employee. It thus appears that there is no major dramatic changes taking place immediately (or even within five years) after retirement. However, we did find that it was much easier to predict retirement adjustment than retirement resistance i.e., there were considerably more statistically significant relationships between adjustment and other associated variables (income, health activities, etc.) than between resistance to retirement and these same variables. This finding was also supported in the regression analysis where only thirty-four percent (34%) of resistance to retirement could be explained by the equation.

Overall, the employees and retirees in our sample were generally stable, active, health, and apparently well adjusted both in retirement and on the job. For example they were very stable in both work and home life, with the majority having spent most of their life in the same company, same community, and in a large percentage of cases, in the same house.

They also reflected a high self image as employees, with apparently little fear of competition from younger employees, and a strong belief that their work was better in both quality (a great deal better) and quantity (some better) of production. Consequently, it is not surprising that they expressed little desire for any special hours, work load, or machinery to make their work easier in the last five years before retirement.

In addition, over half were opposed to mandatory retirement, but it is curious to note that approximately fifty percent (50%) were early retirees. Approximately seventy-five percent (75%) looked forward (or couldn't wait) to retirement and seventy percent (70%) reported the best reason to retire was to enjoy the retirement life (only money appeared to be much of a barrier to retirement). Consequently, it appears that the retirees in our sample were not "resistors of retirement," but rather were hostile to what they perceived as an inflexible policy (mandatory retirement).

Likewise, the group of retirees appeared to have adjusted rather quickly after retirement (fifty-seven percent (57%) in a few weeks), but a surprising twenty-six percent (26%) reported still not being used to not working. About half of the group were satisfied with the timing of their retirement, while twenty-five percent (25%) reported they wished they had retired earlier and an equal percentage wanted to go back to work. However, only sixteen percent (16%) were actually rehired (therefore, we can deduce that approximately ten percent (10%) would like to return to work, but can't for some reason, i.e., can't find a job, etc.). (There is some question raised by the difference between the sixteen percent (16%) who reported going back to work and the twenty-three percent (23%) who reported receiving income from work.) Of the sixteen percent (16%) who returned to work, only twenty percent (20%) did so for money, and over fifty percent (50%) only because they liked to work or needed something to keep them busy. About one-third of the sixteen percent (16%) returned to a full-time job.

There was almost no support in our results for the so-called "disengagement" theory. Almost all of the retirees in this sample were engaged in retirement activities at the same or a higher level than before retirement. However, it is interesting to note that the typical reaction was that they were not as involved as they had expected.

The employees and retirees in this study appeared to be a fairly typical group in the area of finances, except that a significantly higher percentage received income from pensions than was typical in previous national studies. However, health for the group was exceptionally good, but one of the more surprising findings was the general lack of planning for health. Approximately seventy-two percent (72%) had done no planning for their health in retirement, fifty percent (50%) had done no planning for their activities in retirement, and only twenty-tive percent (25%) had done no planning for their financial needs in retirement.

All of the retirement and resistance characteristics for the entire sample are reported in Appendix A. The chart which appears at the end of this section summarizes the interrelationship of variables found in the study, for both employees and retirees.

As can be seen from this chart, all of the null hypotheses concerning relationships between adjustment and other variables (assumed to be contributors to adjustment) were rejected with confidence (except marital status where there were probably too few non-married men in the sample to allow a reasonable test of the relationship). Thus, for retirees, finances, health, activities, attitudes about retirement (stereotypes), planning, morale and job skill level all appear to be significantly related to adjustment. In the prediction model, the variables: Attitude toward health, stereotypes, number of activities and attitude toward the company were the most closely related to adjustment, and explained fifty-three percent (53%) of the variation. (It should also be noted that the planning variable was related to number of activities, the finance variable was related to health, stereotypes, and activities, and all morale variables were interrelated. This accounts for why they were not included in the prediction model.)

On the other hand, resistance to retirement was positively and significantly related only to the following variables: Income, activities, and financial planning, health, enjoyment of activities, attitudes about retirement, and marital status. The prediction model variables were: Plans for retirement, attitude toward health, stereotypes of retirement, and enjoyment of present activities. This equation explained only thirty-four percent (34%) of the variance. It should be noted that the morale variables were not part of the final equation, which may indicate that low morale is a product of high resistance, rather than a contributor to it.

There were some variables which were significant for retirees but not for employees. These appear to be psychological attitudes, rather than objective factors, i.e., expected income (objective judgment) was significantly related, but expectations about the adequacy of the income (a more subjective judgment) was not. In a similar manner, the number of activities and resistance were significantly related, but "expected" retirement activities and resistance were not. Some of the failure to find duel and parallel agreement in these relationships for both employees and retirees may be due to the fact that the employees were "hoping for the best," irrespective of their degree of resistance. In other words, a large percentage of resistors will report high expectations based on "blind optimism," while the non resistors (which we discovered were also planners) will base their report of expectations on more realistic planning. Thus, there will appear to be no difference between the high and low resistors on many of the subjective variables. In fact, there was evidence indicating that on some of the subjective variables there was a slightly higher percentage of high expectation for the group of resistors.

This phenomenon of over optimism of employees is also indicated by the finding that only ten percent (10%) of the total group expected their income in retirement to be less than adequate, but on their perception of both questions concerning adequacy of their present income about ninety percent (90%) felt it either just adequate or inadequate. Thus, the question must be asked: How can employees realistically expect a future level of retirement income which will be lower to be adequate, when they percieve their present (higher) income to be just adequate or less than adequate? The answe is that it can't realistically be done; and therefore much of the data reported by employees concerning their subjective expectations may in fact be, to some degree, a fantasy.

What we might, therefore, conclude is that resistance is characterized by a high degree of "wishful thinking." In fact, this may be the variable which allows the high resistor to be that way, which allows him to rationalize away the need for planning, and even the need to admit that he someday soon must retire.

If this explanation is plausible, then we must seriously question the validity of the present form of preretirement counseling because of its inability to confront the resistor with a more realistic view of his present and future needs. Indeed, there was much evidence reported in this chapter to support the conclusion that, whereas the counseling programs were praised by a high percentage of those who attended, they did not appear to have produced that much planning. (At the same time, for those who did plan, the result almost uniformly, was the achievement of a significantly higher or more positive level of whatever was planned for.) In fact, for the variables of health and activities there was an inverse relationship between planning and evaluation, i.e., the health presentation was evaluated higher and produced less planning, while the activities presentation produced much more positive results but was evaluated lower. Again, this seems to indicate that the preretirement counseling programs were being evaluated on the basis of their personal interest or entertainment value, not their effectiveness in producing results. This will be explored further both in the next chapter and later in this summary.

We also found that the employees with poorer present health resisted retirement more than those with better health (same results using objective health, health activities, and health status). Thus, we found the rather strange phenomenon that those employees who are least able to work are resisting retirement the most. Again, the most plausible explanation is either that employees *resent* (and therefore resist) *being forced* to have to quit because of poor health; or that since resistance is inversely related to planning, those who are now being forced to retire because of health are even more resistant because they know they aren't prepared to retire.

We did not find that resistance was related to present or expected levels of activities. (Except those who least resist retirement expect to enjoy retirement activities to a significantly higher degree than those who most resist.) All other comparisons of resistance and measurements of the activities variable were in the expected direction, but none were statistically significant enough to allow us to reject the null hypothesis. Thus, there appeared to be no evidence to support the theory that employees who have more off-the-job activities, or enjoy them more, will consequently enjoy the work less and therefore be least resistant to retirement (or conversely, the employee who gets most of his satisfaction on the job and has not developed a great deal of off-the-job activities will be the most resistant).

Likewise, resistance did not appear to be related to low morale. Again, at least one theory has been set forth which states that high morale employees will be most likely to resist retirement, and low morale employees will be most anxious to retire. We certainly did not find data to support this theory. In fact, although none of the relationships between measurements of morale and resistance were statistically significant, an observation of the tables indicates a strong relationship between high resistance and low morale for those employees with the most negative attitudes (i.e., for all those employees with positive attitudes toward the company, the resistance levels are equally spread across the three categories, low-high, but for all employees with negative attitudes, the highest percentage by far was in the high resistance category).

Finally, resistance was not found to be related to skill level. Thus, there is no support for the theory that managers, skilled personnel, and unskilled workers, will resist retirement in varying degrees, with managers exhibiting the most, and unskilled the least resistance.

A final note on the relationship between planning and both resistance and adjustment: *Planning was related to adjustment for all three areas*--finance, health, and activities. Planning was related to results in seven (7) of the thirteen (13) areas. This includes all of the areas of finance, all of the areas of activities except "extent of participation," changes in enjoyment, and number of activities dropped; but planning was not related to any of the areas of health.

Summary of Major Significant Relationships

Significant Positive Relationships Discovered Between Retirement Adjustment or Resistance:	Chi Square Significance Level, Retirees	Chi Square Significance Level, Older Employees
1. Income in retirement	.005	.005
2. Perceived adequacy of retirement income	.001	*
3. Perceived adequacy of financial status	.001+	*
4. Financial planning for retirement	.05	.001
5. Number of ailments (objective health rating)	.001	.01
6. Perceived health (subjective health rating)	.001	.02
7. Attitude toward health	.001	*
8. Discrepancy between present health and expected health in retirement	.025	*
9. Comparison of own health with others	.01	*
10. Planning for health	.05	*
11. Number of retirement activities	.001	*
12. Change in numberof activities since retirement	.001	*
13. Intensity of participation in retirement activities	.001	*
14. Change in extent of participation in activities	.001	*
15. Enjoyment of retirement activities	.001	.05
16. Number of activities engaged in previously	.001	*
17. Planning for retirement activities	.001	.001
18. Feelings about retiring	.001	.001
19. Level of job skill	.02	*
20. Attitude toward my work	.001	*
21. Attitude toward the job	.001	*
22. Attitude toward supervision	.001	*
23. Attitude toward the company	.001	*
24. Retiree's marital status	*	.05
25. Stereotype of retirement life	.001	.001
26. Satisfaction with retirement decision	.001	*
27. Perceived adequacy of monthly retirement income	.001	.001
28. Satisfaction with company pension	.001	*
Significant Positive Relationships Discovered Between Other Variables		
1. Perceived adequacy of actual retirement income and expected retirement income	.001	*
2. Perceived adequacy of actual retirement standard of living and expected retirement standard of living	.001	*
3. Retirement income and amount of planning	.001	.001
4. Perceived adequacy of retirement income and amount of planning	.001	.001
5. Economic deprivation and amount of retirement planning	.01	*
6. Attitude toward financial status and amount of retirement planning	.001	.001

Summary of Major Significant Relationships (continued)

	Significant Positive Relationships Discovered Between Other Variables (cont.)	Chi Square Significance Level, Retirees	Chi Square Significance Level, Older Employees
7.	Number of activities engaged in and retiree's attitude toward his health.	.001	*
8.	Attitude toward health and number of activities dropped during past.	.05	*
9.	Working income and perceived adequacy of retirement income.	*	.001
10.	Less discrepancy between expected retirement income and realized retirement income.	.005	*
11.	Amount of change from working life standard to retirement standard of living.	.001	.02
12.	Number of activities and amount of planning.	.001	.02
13.	Intensity of participation and amount of planning.	*	*
14.	Enjoyment of activities and amount of planning.	.001	*
15.	Change in number of activities and amount of planning.	.001	*
16.	Change in intensity of participation and amount of planning.	.001	*
17.	Amount of planning for health and adjustment or resistance.	.05	*
18.	Health rating amount of planning for retirement and health needs.	*	*
19.	Attitudes toward health and amount of planning for retirement health needs.	*	*
20.	Perception of relative status of health and amount of planning for retirement health needs.	*	*
21.	Amount of discrepancy between expected and actual health in retirement and amount of planning for retirement health needs.	*	-

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* No significant relationship found.

3

CHAPTER IV

THE EFFECT OF COUNSELING ON ADJUSTMENT AND RESISTANCE TO RETIREMENT

A. Introduction

The major emphasis of our research was to determine an answer to the question: Does preretirement counseling contribute to effective adjustment after retirement? We attempted to answer this question in several ways. First, we grouped all of the retirees, both early and regular retirees, according to whether the company from which they had retired had a preretirement counseling program. Thus, we were able to compare the responses to the questionnaire items of those employees in companies with preretirement counseling compared with the responses of retirees in companies without preretirement counseling programs. We realized that there were a number of people in companies with preretirement counseling programs who had not been exposed to the counseling program, but we reasoned that there might be an "osmosis" effect, i.e., an employee might, through his contact and association with other employees who had been through the counseling program, pick up a significant amount of the essential effect of the counseling.

Second, we compared responses of those people who had taken part in the preretirement counseling program with the responses of all of the other retirees in the sample who had not been involved in preretirement counseling prior to retirement. The retirees who had not had counseling included employees in companies with and without programs.

Third, in an attempt to hold constant as many of the situational variables as possible, we compared questionnaire responses of retirees who had taken the preretirement counseling with responses from retirees who had not, within the same company. As will be indicated in the detailed analysis of the results, it was by this method of comparison that the greatest differences in retirement adjustment were found between retirees who had taken the counseling program and those who had not.

As a test case, we decided to compare responses of retirees who had taken the preretirement counseling program and thought it was very helpful, with responses of those retirees who had taken the preretirement counseling program, but did not think it was particularly helpful, or who thought it was not helpful. It is possible that, for those individuals who resisted retirement, positive effects from participation in the counseling sessions could have been reduced by their attitudinal barriers.

Approximately one-third of the persons in our sample were employees who had not yet retired, but many in this group had already participated in preretirement counseling. Therefore, we felt it might contribute significantly to our understanding of the effect of preretirement counseling on adjustment if we compared resistance attitudes of those employees with and without counseling. Our central hypothesis here is that present employees who are nearing retirement and have had preretirement counseling will be less resistant to retirement, will have completed more planning, and will be more positively oriented in their attitudes toward their company, job, etc., than will be those employees who have not been exposed to counseling. Comparisons were made between responses of employees (a) in companies with and without programs, (b) who had and had not taken counseling, (c) who had and had not within the same company, and (d) who had and thought it effective vs. ineffective.

Another question which prompted our research in this area was the question as to whether or not the effect of preretirement counseling could be said to contribute to increased work effectiveness even before retirement. Some of the companies contacted in our preliminary research on this topic expressed a belief that the effect of the counseling programs on employee relations was essentially negative. One company went so far as to discontinue the counseling program because of what they noted as "hostile reactions of older employees who see the counseling as an effort to get rid of them." We, therefore, wished to clarify the interrelationship between the issues of resistance to retirement, work effectiveness, and morale of older employees, with preretirement counseling.

The third series of analyses compared adjustment of retirees who had taken preretirement counseling with adjustment of those in the same company who had not, but who did receive postretirement counseling from the company

B. The Effect of Preretirement Counseling on Retirement Adjustment

Section I

A Comparison of Responses of Early and Regular Retirees in Companies With Preretirement Counseling with the Responses of Early and Regular Retirees in Companies Without Preretirement Counseling Programs

Overall Adjustment:

The single most important question of concern to us in this research was whether or not the adjustment of retirees with preretirement counseling would be better than the adjustment of retirees without counseling. Therefore, our primary null hypothesis: There is no significant difference between adjustment of retirees with and without preretirement counseling. To test this hypothesis we developed an ordinal rating of "attitudes toward retirement adjustment." This was composed of the following questions:

> On the whole, how satisfied would you say you are with your way of life today? Would you say you are very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?
>
> All in all, how much unhappiness would you say you find in life today? Would you say a good deal, some but not very much, or almost none?
>
> I have made many plans for things I'll be doing a month or a year from now.
>
> The things I do are as interesting to me as they ever were.
>
> This is just about the dreariest time of my life.

I expect some interesting and pleasant things to happen to me in the future.

These are the best years of my life.

I often find a hard time keeping busy.

As I grow older, things really seem better than I thought they would be.

I am just as happy as when I was younger.

I feel old and somewhat tired.

My life is full of worry.

Things seem to be getting worse for me as I get older.

My life could be happier than it is now.

We then took all retirees in the sample and divided them into three approximately equal groups, "high, middle, or low," depending upon their overall score on the questions above. The distribution of adjustment scores according to whether or not the retirees had had preretirement counseling is presented in Table 4-1. A statistical analysis of this table yielded a chi square of 1.62 (2 d.f.), which is not statistically significant. An observation of the data does indicate that the relationship is in the predicted direction, but the trend is far too weak to allow us to reject the null hypothesis.

Table 4-1

Ho: There is no significant difference in level of adjustment between retirees from companies with and without counseling programs. (540 vs. 603)

	Preretirement Counseling		
Adjustment to Retirement	No Program	Program	Total %
Low	37.2%	30.7%	33.3%
Medium	35.0%	37.6%	36.6%
High	27.7%	31.7%	30.1%
Total %	100.0%	100.0%	100.0%
N	137	202	339

We asked each interviewer to rate the overall adjustment of each retiree at the end of the interview. Although this is a subjective judgment on the part of the interviewer, we felt our interviewers were sufficiently qualified after listening to answers to an extensive series of questions, observing the physical surroundings, and the behavioral mannerisms of the retiree, to be able to provide a valid estimate of the adjustment of the retiree. Although we gave the interviewer five possible categories of adjustment, for purposes of more realistic analysis, we have combined the last three categories. The five original categories were: Extremely well adjusted, fairly well adjusted, boarderline case, somewhat unadjusted, and definitely not adjusted. We have combined definitely not adjusted, somewhat unadjusted, and boarderline cases for purposes of our analysis. An analysis of data in Table 4-2 again indicates a definite trend in the direction of the hypothesis, but the chi square of 1.67 (2 d.f.) is not statistically significant.

Table 4-2

Ho: There is no significant difference in the interviewer's rating of adjustment between retirees from companies with and without counseling programs. (376 vs. 603)

	Preretirement Counseling		
Adjustment to Retirement	No Program	Program	Total %
Extremely adjusted	55.1%	62.2%	59.3%
Fairly well adjusted	26.5%	22.4%	24.0%
Not adjusted	18.4%	15.4%	16.6%
Total %	100.0%	100.0%	100.0%
N	136	201	337

Our third measurement of adjustment was the length of time to adjust after retiring. To test this hypothesis we asked the retiree to indicate whether or not he had gone back to work (and if he had, he was eliminated from the analysis of this question); or to indicate whether he felt he had adjusted in a few weeks, a few months, or whether he felt he was still not used to not working or couldn't really say whether he was adjusted or not. We combined those who "could not say" and those who indicated they "still were not used to not working," into one category. Table 4-3 indicates there was no relationship between counseling and length of time to adjust (chi square of only .07).

Table 4-3

Ho: There is no significant difference in the length of time to adjust to retirement between retirees from companies with and without counseling programs. (208 vs. 603)

	Preretirement Counseling		
Time to Adjust	No Program	Program	Total %
Still not adjusted	20.2%	20.1%	20.1%
Few months	18.5%	17.4%	17.9%
Few weeks	61.3%	62.5%	62.0%
Total %	100.0%	100.0%	100.0%
N	124	184	308

Obviously, one of the most important results of preretirement counseling should be that the retiree would become involved in some intensive planning for his future, i.e., there should be a significant relationship between making plans for retirement and preretirement counseling. To test this hypothesis we combined the responses of all retirees on three questions which appear below:

> Thinking back to when you were working, how much planning did you do for your financial needs in retirement? Would you say you made many plans, a few plans, or almost no plans?

What about your retirement activities, how much planning did you do in this area? Would you say you made many plans, a few plans, or no plans?

Since we're talking about planning, did you happen to do any planning concerning your health in retirement, when you were still working? Would you say you made many plans, a few plans, or no plans?

Then we divided the employees into three approximately equal groups, high, middle, and low, according to their total score on these three questions. The statistical analysis of the data in Table 4-4 yields a chi square of .92 (2 d.f.) which is not significant. Therefore, it was impossible for us to reject the null hypothesis.

Table 4-4

Ho: There is no significant difference in extent of plans made for retirement between retirees from companies with and without counseling programs. (560 vs. 603)

Extent of Plans for Retirement	Preretirement Counseling		
	No Program	Program	Total %
Few plans	34.6%	32.8%	33.5%
Medium	28.7%	25.4%	26.7%
Many plans	36.8%	41.8%	39.8%
Total %	100.0%	100.0%	100.0%
N	136	201	337

Another way of testing the adjustment of retirees was by checking to see whether or not they were satisfied about when they had retired, or, on the other hand, whether they wished they had either continued working or had retired earlier. The logic here is that an employee who has been through a preretirement counseling program should have been confronted with the need to make a decision about his retirement, and having planned for his future retirement, he will make a more rational decision, and consequently, one that he will be more satisfied with. Therefore, there should be a significant relationship between retiree satisfaction with their retirement decision and preretirement counseling. The data in Table 4-5 indicates there does not appear to be any relationship between retiree satisfaction and preretirement counseling, and thus, it is impossible to reject the null hypothesis. (The chi square for Table 4-5 was only .038.)

Table 4-5

Ho: There is no significant difference in the degree of satisfaction with the retirement decision between retirees from companies with and without counseling programs. (353 vs. 603)

	Preretirement Counseling		
Retirement Decision	No Program	Program	Total %
Not satisfied	50.5%	47.1%	49.1%
Satisfied	49.5%	52.9%	50.9%
Total %	100.0%	100.0%	100.0%
N	136	200	336

The final measurement which we used to test general adjustment to retirement was the retirees' stereotypes of retirement. Stereotypes of retirement scores consisted of the retirees' answers to the following four questions:

> Do you feel, in general, that a person's health usually gets much worse after they retire?
>
> Retirement is generally bad for a person.
>
> People should retire only when they are no longer physically able to work.
>
> Retired people do not generally receive the respect they deserve from younger people.

The retirees were grouped into three approximately equal groups, high, middle and low, depending upon total score. The distribution of these responses with respect to whether or not the retiree was from a company with a preretirement counseling program is indicated in Table 4-6. We hypothesized that there would be a significant relationship between a retired person's stereotype of retirement and participation in preretirement counseling, i.e., persons with counseling having a more positive and realistic attitude. A statistical analysis of this data yielded a chi square of 5.25 (2 d.f.), which is significant at the .10 level. This certainly indicates that the data is in the hypothesized direction, but not high enough to reject the null hypothesis. In other words, those retirees in companies with preretirement counseling programs seem to have a slightly more positive or realistic attitude towards retirement than retirees in companies without preretirement counseling.

Table 4-6

Ho: There is no significant difference in degree of stereotypes of retirement between retirees in companies with and without counseling programs. (544 vs. 603)

	Preretirement Counseling		
Stereotypes	No Program	Program	Total %
Low (negative)	37.2%	27.3%	31.3%
Medium	42.6%	42.8%	42.7%
High (positive)	20.2%	29.9%	26.0%
Total %	100.0%	100.0%	100.0%
N	129	194	323

In addition to overall measurements to adjustment to retirement, we attempted to study the relationship between counseling and some of the specific contributors to adjustment. These contributors to adjustment we felt, based upon previous research, would be income, health, and activities during retirement. We hypothesized that persons who had been involved in preretirement counseling would have higher income during retirement as well as being more satisfied with their income. Likewise, in the area of health and activities, we hypothesized that people with preretirement counseling would be more likely to have better health and be more active and involved citizens.

Income:

In the area of income we first hypothesized that there would be a significant difference between amount of retirement income and preretirement counseling. To test this hypothesis we asked each retired employee to indicate the amount of his retirement income. Although we had sixteen categories for responses ranging from no income to over $1,500 a month, for purposes of analysis we broke the responses down as follows: "low" income ranged from $0-$250 per month, "Mid-low" level income ranged from $300 to $500 a month, "mid-high" level ranged from $600 to $900 a month and "high" level ranged from $1,000 a month and above. Statistical analysis of the data in Table 4-7 yielded a chi square of 8.90 (3 d.f.) which is significant at the .025 level. Consequently it is possible to reject the null hypothesis with some degree of confidence. This indicates that monthly income for retirees from companies with preretirement counseling programs is somewhat higher than for retirees from companies without preretirement counseling programs. (It should be noted that there was no difference in pension level, which would indicate that the difference can be accounted for in terms of better preretirement planning.)

Table 4-7

Ho: There is no significant difference in amount of retirement income between retirees from companies with and without counseling programs. (593 vs. 603)

	Preretirement Counseling		
Retirement Income	No Program	Program	Total %
$50-$250	22.3%	16.5%	18.8%
$300-$500	50.8%	45.9%	47.8%
$600-$900	14.6%	28.4%	22.8%
$1,000 or over	12.3%	9.3%	10.5%
Total %	100.0%	100.0%	100.0%
N	130	194	324

Another one of the ways that we assumed we could test the effectiveness of the preretirement counseling program would be by measuring the discrepancy between what a retiree expected to receive as income before he retired, and what he actually received in retirement. Thus, we hypothesized that there would be a significantly higher discrepancy rate for retirees from companies without preretirement counseling. We asked each respondent the question: "Before retirement, did you expect your retirement income to be somewhat more, less, or exactly as it turned out to be?" If the respondent answered "same" or "more," we assumed this to be a positive answer which we hoped would correlate with the existence of preretirement counseling; whereas if he answered less, we assumed this would be associated with a negative effect resulting from a lack of planning. An analysis of the data in Table 4-8 indicates there was no significant relationship between expectations discrepancy and preretirement counseling. (The chi square was only .01.)

Possibly of even more importance than an actual objective measurement of retirement income is the retiree's perception of the adequacy of his retirement income. There is much psychological literature to support the belief that a person's perception of adequacy is probably more related to adjustment than is the actual amount of income. Consequencly, we attempted to test the hypothesis that there will be a significantly higher percent of retirees from companies with preretirement counseling who perceive their income as adequate than for retirees from companies without preretirement counseling. The data in Table 4-9 indicates a trend in the hypothesized direction but the chi square of 3.69 (2 d.f.) is significant only at the .20 level and therefore the null hypothesis cannot be rejected. It is interesting to note that approximately seventy-one percent (71%) indicated their income was adequate or more than adequate, and twenty-two percent (22%) of this figure represents those who reported it was more than adequate.

Table 4-8

Ho: There is no significant difference in the income expectation discrepancy between retirees from companies with and without counseling programs. (297 vs. 603)

Income Expectations	Preretirement Counseling No Program	Program	Total %
Less than expected	14.1%	14.4%	14.2%
Same or more than expected	85.9%	85.6%	85.8%
Total %	100.0%	100.0%	100.0%
N	135	202	337

Table 4-9

Ho: There is no significant difference in adequacy of retirement income between retirees from companies with and without counseling programs. (463 vs. 603)

Adequacy of Retirement Income	Preretirement Counseling No Program	Program	Total %
Less than adequate	33.6%	26.0%	29.0%
Just adequate	49.2%	49.0%	49.1%
More than adequate	17.2%	25.0%	21.9%
Total %	100.0%	100.0%	100.0%
N	128	196	324

Health:

Another of our assumptions was that if there was a positive effect from a preretirement counseling program it would be evidenced in the health of the retiree. Those people who had been involved in a preretirement counseling program and who had planned for their future health in retirement would, in fact, have better health in retirement. In addition, we assumed that their attitude toward their health would be better, and that their health would be better than they expected it to be. Hypotheses relating to all three of these assumptions were tested in this study.

The data in Table 4-10 indicate that we cannot reject the null hypothesis: There is apparently no significant difference between companies with and without preretirement counseling programs in retirees' rating of their health. The chi square for Table 4-10 was .46 (2 d.f.).

Table 4-10

Ho: There is no significant difference in health rating between retirees from companies with and without counseling programs. (248 vs. 603)

Health Status	Preretirement Counseling		
	No Program	Program	Total %
Poor or fair	26.3%	23.3%	24.5%
Good	43.1%	46.0%	44.8%
Excellent	30.7%	30.7%	30.7%
Total %	100.0%	100.0%	100.0%
N	137	202	339

We were concerned that there might be some possibility that a single subjective question asking the retirees to rate their health might not be as valid as a sacle which would measure his general attitudes toward his health. The scale, which appears below, was developed and the total number of retirees in the sample (339) were divided into three approximately equal groups, "low," "middle," and "high," depending upon their total score.

Health Attitudes Scale

My health is just beginning to be a problem to me.

I feel pretty miserable a lot of the time.

I never felt better in my life.

If I can't feel better soon, I would just as soon die.

I feel almost as well and happy as when I was younger.

I am perfectly satisfied with my health.

I worry about my health a lot.

I would probably not run the risk of a serious operation
even if I thought I might die sooner without it.

Our hypothesis was that there will be a significant difference in attitudes toward health between retirees in companies with preretirement counseling programs and retirees in companies without preretirement counseling programs. The chi square for the data in Table 4-11 was 1.56 (2 d.f.) which is not significant. An observation of the data indicates only the slightest trend in the direction of the prediction of the hypothesis.

Since health is one of those factors in life which we tend to have less control over than, for example finances and activities, we attempted to test the effectiveness of preretirement counseling by asking each retiree the following questions: "At the present, is your health better, worse, or as you expected?" The assumption here is that a person who had planned for his health in retirement would be much more aware of the fact of his health, and therefore not have developed high expectations for continued good health when in fact, there was no objective basis for such positive expectations. Therefore, the person who has not set high expectations may not be as poorly adjusted in retirement when his health does deteriorate as a person who has retired with high expectations for continued good health. In other words, there will be a significant difference between retirees from companies with preretirement counseling programs and those in companies without preretirement counseling programs in the degree of discrepancy between expected and present health. The data from the analysis of questionnaire responses was tabulated in Table 4-12. The chi square of 2.60 (1 d.f.) is statistically significant only at the .20 level, which indicates a trend, but an examination of the data in Table 4-12 indicates that the relationship is in the wrong direction. This result might be accounted for by the fact that ninety percent (90%) of the total group of retirees indicated their health was the same or better than they had expected, allowing little opportunity for the effect of counseling to show up differences.

Table 4-11

Ho: There is no significant difference in attitude toward health between retirees from companies with and without counseling programs. (537 vs. 603)

	Preretirement Counseling		
Attitude Toward Health	No Program	Program	Total %
Low	25.5%	30.7%	28.6%
Medium	43.8%	37.6%	40.1%
High	30.7%	31.7%	31.3%
Total %	100.0%	100.0%	100.0%
N	137	202	339

Table 4-12

Ho: There is no significant difference in the extent of health expectation discrepancy between retirees from companies with and without counseling programs. (249 vs. 603)

	Preretirement Counseling		
Discrepancy in Health	No Program	Program	Total %
Worse than expected	6.6%	11.9%	9.8%
Same or better	93.4%	88.1%	90.2%
Total %	100.0%	100.0%	100.0%
N	136	201	337

Activities:

Another of the basic hypotheses of this study was that activities in retirement would be an effective predictor of the adjustment to retirement, i.e., the retiree who is involved in a large number of activities and/or is intensively involved in at least a few activities will be more likely to be more adjusted than the retiree who is not involved. (This hypothesis was confirmed in Chapter III.) Therefore, we further hypothesized that preretirement counseling would be related to increased retirement activity. We specified and tested six hypotheses concerning the relationship between preretirement counseling and some phase of activities.

First, and possibly the most obvious area of activities is the number of activities. Our hypothesis was that there is a significant difference in the number of retirement activities between those retirees from companies with preretirement counseling programs and those retirees from companies without preretirement counseling programs. The engagement in activities scale is described in Appendix A. The 339 retirees were divided into three approximately equal groups, "low," "middle," and "high" based on total score for all scale items. The results of the analysis of this data is shown in Table 4-13. The statistical analysis for this data yielded a chi square of 12.58 (2 d.f.) which is significant at the .005 level. Thus, we may reject the null hypothesis, and state that there appears to be a significantly higher percentage of retirees from companies with preretirement counseling programs who are also higher on activities than for retirees from companies without preretirement counseling programs.

Table 4-13

Ho: There is no significant difference in the number of retirement activities between retirees from companies with and without counseling programs. (521 vs. 603)

	Preretirement Counseling		
Number of Activities	No Program	Program	Total %
Low	40.1%	38.6%	39.2%
Medium	35.8%	21.3%	27.1%
High	24.1%	40.1%	33.6%
Total %	100.0%	100.0%	100.0%
N	137	202	339

We were also interested in determining whether or not intensity of participation in activities was related to retirement adjustment. In other words, a person might be just as well adjusted if he intensely participated in a few activities than if he participated in a large number of activities. For example, a person who plays golf every day of the week would certainly get a high score on intensity of participation in activities, but might score very low on the engagement in activities scale. The extent of participation in activities scale is also described in Appendix A. The 339 retirees in the sample were divided into three approximately equal groups according to their total score on the extent of participation scale. The hypothesis being tested here is that there will be a significant difference between the extent of participation in retirement activities between those retirees from companies with preretirement counseling and those retirees from companies without preretirement counseling programs. The data summarized in Table 4-14 indicate that there apparently is no difference between retirees from companies with preretirement counseling programs and those without preretirement counseling programs in terms of intensity of their participation in activities. The statistical analysis yielded a chi square of only .84 (2 d.f.) which is not significant.

A third sub area of activities which we wished to explore concerned the retirees' enjoyment of their retirement activities. Our desire here was to compare the relative enjoyment of activities for those retirees from companies with preretirement counseling programs with those retirees from companies without preretirement counseling programs. A description of how we determined a person's "relative enjoyment of activities score" is described in Appendix A. Once we had determined a score for each of the 339 subjects we divided them into "high," "middle," and "low" groups based upon the relative position of their score compared to all other scores. An analysis of the relationship between enjoyment of activities score and the existence of the preretirement counseling program is shown in Table 4-15. The statistical analysis for this data resulted in a chi square of 2.17 (2 d.f.) which is not statistically significant. However, an observation of the data in Table 4-15 does indicate there is a trend in the direction of the hypothesized relationship, i.e., retirees from companies with preretirement counseling programs do appear to enjoy their retirement activities slightly more than retirees from companies without preretirement counseling programs.

Table 4-14

Ho: There is no significant difference in the extent of participation in retirement activities between retirees from companies with and without counseling programs. (525 vs. 603)

Participation	Preretirement Counseling		
	No Program	Program	Total %
Low	31.4%	36.1%	34.2%
Medium	32.8%	31.2%	31.9%
High	35.8%	32.7%	33.9%
Total %	100.0%	100.0%	100.0%
N	137	202	339

Table 4-15

Ho: There is no significant difference in the degree of enjoyment of retired activities between retirees from companies with and without preretirement counseling programs. (529 vs. 603)

Enjoyment of Retired Activities	Preretirement Counseling		
	No Program	Program	Total %
Low	35.8%	28.2%	31.3%
Medium	32.1%	35.6%	34.2%
High	32.1%	36.1%	34.5%
Total %	100.0%	100.0%	100.0%
N	137	202	339

The hypotheses which we tested in Chapter III confirmed our expectations that extent, intensity, and enjoyment of activities do increase after retirement more for the adjusted retiree than for one who is less adjusted. Consequently, we further hypothesized that persons in companies with preretirement counseling programs would increase their extent, intensity, and enjoyment of activities significantly more than retirees from companies without preretirement counseling programs. Table 4-16 summarizes the analysis of the data related to this hypothesis. The chi square of 2.75 (2 d.f.) was significant at the .30 level. Although we cannot, at this level, reject our null hypothesis with any degree of confidence, an observation of the data does appear to indicate a trend in the direction of the relationship, i.e., that retirees from companies with preretirement counseling programs did change in the direction of increasing the number of activities after retirement more than did retirees from companies without preretirement counseling programs.

Table 4-16

Ho: There is no significant difference in the change in number of activities since retiring between retirees from companies with and without counseling programs. (167 vs. 603)

Change in Activities	Preretirement Counseling No Program	Program	Total %
Decreased	29.2%	21.9%	24.9%
Stayed same	29.9%	36.3%	33.7%
Increased	40.9%	41.8%	41.4%
Total %	100.0%	100.0%	100.0%
N	137	201	338

We also hypothesized that there should be an increase not only in the number of activities, as suggested in Table 3-16, but there would also be a change (increase) in the intensity or extent of participation in activities after retirement. This hypothesis states that there will be a significant difference between retirees from companies with preretirement counseling programs and retirees from companies without preretirement counseling programs in the amount of change (increase) in intensity of participation in retirement activities. The data in Table 3-17 indicates there is a slight trend in the expected direction. The statistical analysis of the data yielded a chi square of 5.34 (2 d.f.) which was significant at the .10 level. Although this is not significant enough to allow us to reject the null hypothesis with very much confidence, we can say that there appears to be some evidence to indicate that retirees in companies with preretirement counseling programs do tend to increase their involvement in retirement activities more than do retirees in companies without preretirement counseling programs. An inspection of the data in Table 3-17 indicates, however, that the interpretation may be open to serious question. For example, persons in companies without preretirement counseling programs change both toward less involvement after retirement as well as toward more involvement after retirement.

Table 4-17

Ho: There is no significant difference in the change in activity participation since retiring between retirees from companies with and without counseling programs. (168 vs. 603)

Change in Participation	Preretirement Counseling No Program	Program	Total %
Less participation	24.1%	18.8%	20.9%
Same participation	19.7%	30.7%	26.3%
More participation	56.2%	50.5%	52.8%
Total %	100.0%	100.0%	100.0%
N	137	202	339

Finally, we hypothesized there would also be a change toward more enjoyment of activities after retirement, and that this change toward having activities become more enjoyable would be greater for retirees from companies with preretirement counseling programs. The statistical analysis of the data in Table 3-18 indicates that the chi square is only .08 (2 d.f.), and consequently we cannot reject the null hypothesis. Furthermore, an inspection of the data indicates there is not even a trend in the expected direction. In short, there is no difference between retirees from companies with and without programs in terms of increased enjoyment of activities.

Table 4-18

Ho: There is no significant difference in the change of enjoyment of activities since retiring between retirees from companies with and without counseling programs. (169 vs. 603)

	Preretirement counseling		
Change in Enjoyment	No Program	Program	Total %
Less enjoyable	8.8%	8.9%	8.8%
Same enjoyment	52.6%	54.0%	53.4%
More enjoyable	38.7%	37.1%	37.8%
Total %	100.0%	100.0%	100.0%
N	137	202	339

By looking at the entire area of activity we see an interesting pattern of results. There is a significant difference between retirees from companies with preretirement counseling and retirees from companies without preretirement counseling programs in the number of activities participated in after retirement. However, there is only a slight indication that this represents a change. Furthermore, there does not seem to be very much difference between people in companies with preretirement counseling programs and those from companies without in terms of their intensity of participation in activities, or the enjoyment of those activities, or change after retirement in either of these two areas. One explanation for this pattern of results may be that retirees from companies with preretirement counseling programs are stimulated through the experience to plan for, and actually participate in, a larger number of new activities after retirement. Another possible explanation is that the four companies with preretirement programs may also have a much larger and much more extensive employee activities program, so that the employee is exposed, and begins to participate in, a larger number of activities even before he retires. However, this thesis will be refuted in the third series of analysis (to be presented later in this chapter) when we compare the activities of retirees within the same company who did and did not take the preretirement counseling program. It will be found in this analysis that there is a significant degree of difference between the people who were counseled and the people who were not even within the same company. Thus, a third, and possibly more valid explanation is that the higher number of activities after retirement for those people who were involved in companies with preretirement counseling programs is more related to the psychological attitude of the participant. In other words, the same kind of person who would be stimulated enough to get involved in a preretirement counseling program would be the same type of individual who would be stimulated to get involved in a larger number of activities. All of these possible explanations are open to question and can only be answered through further research.

Morale Before Retirement:

One of the primary motivations in doing this study was to determine whether or not preretirement counseling had any effect on the adjustment of retirees, but a second and equally important stimulant for this research was to help answer the question of whether or not the counseling programs had any positive effect on the performance of retirees before retirement. Many companies believe that one justification for the cost of running a preretirement program is their belief that it is their social responsibility to help their employees develop the right mental attitudes which lead to satisfactory adjustment after retirement. This line of argument reasons that the company has spent a great deal of time and money in attempting to convince the employee that it is good to be motivated, that work is a highly valuable attribute; and, consequently, it is the company's responsibility to "de-motivate the employee" or help him psychologically reoriente himself from work to leisure. On the other hand, we found some companies who justified the existence of their preretirement counseling program on the fact that it not only fulfilled what they saw as the company's social responsibility to help contribute to the retirees' adjustment, but in addition, it contributed to the improvement in the attitude of the older employees. Their reasoning went something like this: The older employee as he approaches retirement age begins to worry about what he is going to do after retirement, whether his pension is going to be satisfactory to maintain him, as well as worry about trying to keep up with the work, well he be laid off early, is the mandatory retirement policy and other company policies going to be applied to him fairly, etc.? Some companies therefore believe that a preretirement counseling program, by eleviating some of the fears of their employees, can therefore make a significant contribution toward improving performance during his last years on the job. Consequently, an attempt was made to test the relationship between preretirement counseling programs and the morale and attitudes of the preretirees. We asked the retirees a series of questions about their attitudes before retiring, the results of which will now be presented.

Our hypothesis was that if preretirement counseling programs have a positive effect on the attitude of the retiree concerning his work in the company, then it would show up as a significant difference between counseling and non-counseling companies in one or more of the following areas: Attitude toward his work, attitude toward supervision, attitude toward the job, attitude toward the company, attitude toward the adequacy of his pension, and lastly his attitude toward the fairness of the company's mandatory retirement policy.

Our first hypothesis was that there will be a significantly higher percentage of retirees who had high morale before retiring in companies with preretirement counseling programs. Retirees' answers to the following seven questions were tabulated and,according to their total score, retirees were divided into three groups, most favorable to least favorable, in their attitudes toward their previous work.

My job involved doing interesting kinds of tasks.

My job gave me a chance to do the things I am best at.

I seldom felt worn out and tired on my job.

My job was meaningful and worthwhile.

In my job I was able to experiment with doing things in new ways.

The work I did in my job involved figuring things out much of the time.

The work I did in my job involved doing new things quite frequently.

The statistical data in Table 4-19 yielded a chi square of .52 (2 d.f.) which is not significant, and consequently, we are not able to reject the null hypothesis. There appears to be no difference between employees in companies with preretirement counseling programs and retirees in companies without preretirement counseling programs concerning their attitude toward work before they retired.

Table 4-19

Ho: There is no significant difference in attitudes toward work before retirement between retirees from companies with and without counseling programs. (554 vs. 603)

Attitude Toward My Work Itself	Preretirement Counseling		
	No Program	Program	Total %
Low (negative)	26.3%	28.2%	27.4%
Medium	40.9%	42.6%	41.9%
High (positive)	32.8%	29.2%	30.7%
Total %	100.0%	100.0%	100.0%
N	137	202	339

We also hypothesized that there would be a greater chance of a retiree's attitude being highly favorable toward the status of his previous job if he was from a company with a preretirement counseling program. Responses of the retirees to seven questions were tabulated, and based upon their total score, each retiree was assigned to one of three groups: high, middle, or low, indicating the favorableness of their attitude toward their job before retirement. The questions are as follows:

Attitudes Toward Job Before Retirement

My job was highly regarded by others.

My job carried good pay.

My job left me a good deal of time to spend with my family.

My job was stable and secure.

My fellow workers liked me.

My wife and family approved highly of the work I did.

The people I worked with helped each other out when someone fell behind of got in a tight spot.

The analysis of the comparison between counseling and job attitudes is presented in Table 4-20 and yields a chi square of 3.82 (2 d.f.) which is significant at the .20 level. This is not high enough to allow us to reject the null hypothesis with any degree of confidence however, it does indicate a trend in the expected direction, and an observation of the data in the table indicates that retirees from companies with preretirement counseling programs were more favorable toward their job prior to retiring than were retirees from companies without preretirement counseling programs.

Table 4-20

Ho: There is no significant difference in retirees' attitudes toward their job before retirement between retirees from companies with and without counseling programs. (556 vs. 603)

	Preretirement Counseling		
Attitudes Toward Job	No Program	Program	Total %
Low (negative)	30.7%	23.4%	26.3%
Medium	47.4%	46.3%	46.7%
High (positive)	21.9%	30.3%	26.9%
Total %	100.0%	100.0%	100.0%
N	137	201	338

We also hypothesized that employees from companies with preretirement counseling programs would be more favorable toward their supervision prior to retirement. To check this hypothesis we asked the following four questions of each retiree:

My job left me fairly free of supervision, let me be independent.

My boss was never too interested in his own success to care about the needs of employees.

My boss gave me credit and praise for work well done.

My supervisor was fair in dealing with me.

We then divided the retirees into three approximately equal groups based upon their total score on these items. The group with the lowest score was obviously the most negative in their attitude and the group with the highest score the most positive. The data presented in Table 4-21 shows the comparison between counseling and attitudes toward supervision. A statistical analysis of this data yields a chi square of 2.67 (2 d.f.) which was significant at only the .30 level. Although, again, this is not high enough to allow us to reject the null hypothesis with any degree of confidence, an observation of the distribution of data in Table 4-21 does indicate a trend in the expected direction, i.e., that retirees who were in companies with preretirement counseling programs had more favorable attitudes toward their supervision before retiring than retirees from companies without preretirement counseling programs.

Table 4-21

Ho: There is no significant difference in attitudes toward supervision before retirement between companies with and without counseling programs. (552 vs. 603)

	Preretirement Counseling		
Attitudes Toward Supervision	No Program	Program	Total %
Low (negative)	39.4%	32.3%	35.2%
Medium	34.3%	33.8%	34.0%
High (positive)	26.3%	33.8%	30.7%
Total %	100.0%	100.0%	100.0%
N	137	198	335

In an attempt to determine whether or not employees from companies with preretirement counseling programs differed from retirees in companies without preretirement counseling programs concerning their attitudes toward the company (before retirement), we asked each retiree to respond to the seven questions indicated below:

> Management always did its best to give us good working conditions.
>
> Management was really interested in the welfare of employees.
>
> The people who got promotions usually deserved them.
>
> I was satisfied with the advancements and promotions I received.
>
> The longer I worked for the company the more I felt I belonged there.
>
> There were plenty of good jobs for those who wanted to get ahead.
>
> I was always proud to work for the company.

Based upon each respondent's total score they were divided into three approximately equal sized groups, thus approximately one-third of the retirees were considered to be in the "negative" groups, approximately one-third in the "positive" group, and approximately one-third somewhere in between. This data was used to analyze the following hypothesis: There is a significant difference in attitudes toward company prior to retirement between retirees from companies with preretirement counseling programs and retirees from companies without preretirement counseling programs. A statistical analysis of the data in Table 4-22 yields a chi square of only .97 (2 d.f.) and consequently we cannot reject the null hypothesis. There appears to be no difference between employees in companies with preretirement counseling and companies without preretirement counseling programs concerning their attitudes toward their company prior to retirement.

We also hypothesized that retirees who were negative toward their work, and/or job, and/or supervision, and/or company prior to retirement would also be negative in their satisfaction with their pension. The hypothesis in this case is stated as follows: There will be a significantly higher percentage of retirees who are satisfied with the company pension among retirees from companies with preretirement counseling programs. The data in Table 4-23, when statistically analyzed, yields a chi square of 3.40 (3 d.f.) which is not statistically significant at a level which allows us to reject the null hypothesis with any degree of confidence.

Table 4-22

Ho: There is no significant difference in attitudes toward their company before retirement between retirees from companies with and without counseling programs. (558 vs. 603)

Attitudes Toward Company	Preretirement Counseling		
	No Program	Program	Total %
Low (negative)	28.5%	28.4%	28.4%
Medium	42.3%	37.8%	39.6%
High (positive)	29.2%	33.8%	32.0%
Total %	100.0%	100.0%	100.0%
N	137	201	338

Table 4-23

Ho: There is no significant difference in satisfaction with pension income between retirees from companies with and without counseling programs. (465 vs. 603)

Satisfaction With Pension Income	Preretirement Counseling		
	No Program	Program	Total %
Very dissatisfied	10.8%	10.6%	10.6%
Somewhat dissatisfied	21.5%	30.2%	26.7%
Somewhat satisfied	39.2%	36.7%	37.7%
Very satisfied	28.5%	22.6%	24.9%
Total %	100.0%	100.0%	100.0%
N	130	199	329

We expected that employees in companies without preretirement counseling programs, i.e., those people who had not had an opportunity to learn what the company's philosophy was on mandatory retirement age, would be more unfavorable toward the mandatory retirement policy than people in companies who had had the opportunity to better understand and discuss the mandatory retirement age. The data in Table 4-24 indicate there is no relationship between the two variables. Statistical analysis of the data yields a chi square of only .14 (1 d.f.) which is far from significant at any level, and therefore, we cannot reject the null hypothesis.

Summary:

As we look at all of the hypotheses tested and discussed to this point concerning the retirees from companies with preretirement counseling programs and retirees from companies who did not have a preretirement counseling program, we find very few significant differences between their adjustment. Only in the area of number of activities and the area of retirement income does there seem to be anything approaching a significant level of difference between the retirees from the two types of companies. Although there are several other relationships where a definite trend emerged in favor of the retirees from companies with preretirement counseling programs, it would be impossible to justify the existence of preretirement counseling and its effectiveness based on these very meager results. Thus, there appears to either be no effect of counseling on adjustment; or possibly the effect of the rather large percent of retirees in the companies with counseling programs who had not taken counseling tended to cancel out differences. If this is true then there appears to be no justification for the "osmosis" theory of counseling.

Table 4-24

Ho: There is no significant difference in attitudes toward the mandatory retirement policy between retirees in companies with and without counseling programs. (204 vs. 603)

Attitude Toward Mandatory Retirement	Preretirement Counseling		
	No Program	Program	Total %
No, it's not fair	57.4%	55.3%	56.1%
Yes, it's fair	42.6%	44.7%	43.9%
Total %	100.0%	100.0%	100.0%
N	136	199	335

Section II

A Comparison of Responses of Early and Regular Retirees Who Have Been Involved in a Preretirement Counseling Program With the Responses of Early and Regular Retirees Who Have Not Been Involved in Preretirement Counseling Programs

Overall Adjustment:

In this section all twenty-five (25) hypotheses which were tested in the first section remain the same, as well as the measurements of the criterion (adjustment) and other dependent variables.[1] Only the independent variable changes, comparing in this section the retirees who took preretirement counseling with those who did not.

Table 4-25 summarizes the data relevant to testing the first hypothesis, i.e., that there will be a significantly higher percentage of retirement adjustment for retirees who have attended preretirement counseling as compared with those who have not. The statistical analysis of this data yielded a chi square of 22.00 (2 d.f.) which is significant beyond the .001 level. This is obviously a highly significant result and allows us to reject the null hypothesis with a great deal of confidence. Thus, when we compare the adjustment of those retirees who were involved in a preretirement counseling program against all other retirees in the sample who were not involved in preretirement counseling programs we find a highly significant difference in favor of those who were involved in the preretirement counseling program.

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[1] The reader is referred back to Section I of Appendix A for a description of the development of all of the rating scales which are used in the analysis of data in this and subsequent sections of the chapter. The same scales (dependent variables) are used in all of the analyses of hypotheses in this chapter.

Table 4-25

Ho: There is no significant difference in retirement adjustment between retirees with and without counseling. (540 vs. 604)

Adjustment to Retirement	Preretirement Counseling		
	No Program	Program	Total %
Low	41.1%	17.0%	34.3%
Medium	33.7%	39.6%	35.4%
High	25.2%	43.4%	30.3%
Total %	100.0%	100.0%	100.0%
N	270	106	376

An analysis of the data relevant to the second hypothesis also indicates a significant difference between the adjustment of retirees who were involved in preretirement counseling as compared with retirees who were not. In testing this hypothesis we used the interviewer's rating of the retiree's adjustment as a measurement of our dependent variable. The data relevant to testing this hypothesis is summarized in Table 4-26. A statistical analysis of this data yielded a chi square of 12.36 (2 d.f.) which is significant beyond the .005 level. This result is consistent with the first hypothesis and allows us to also reject this null hypothesis with a great deal of confidence. Thus, using both a scale score and a criterion of the trained interviewer's rating of the retiree's adjustment, we find there is agreement on the fact that a retiree who has been involved in preretirement counseling does adjust to retirement significantly better than does a retiree who did not participate in counseling.

Table 4-26

Ho: There is no significant difference in the interviewer's rating of retirement adjustment between retirees with and without counseling. (376 vs. 604)

Adjustment to Retirement	Preretirement Counseling		
	No Program	Program	Total %
Extremely adjusted	54.9%	72.6%	59.9%
Fairly well adjusted	24.6%	19.8%	23.3%
Not adjusted	20.5%	7.5%	16.8%
Total %	100.0%	100.0%	100.0%
N	268	106	374

The third hypothesis stated that there would be a significant difference between retirees with and without counseling in terms of the length of time needed to adjust after retirement. Table 4-27 summarizes the data relevant to the comparison of adjustment time and counseling. The chi square of 2.57 is significant only at the .30 level, indicating that we cannot reject the null hypothesis. It is interesting in examining the table to note that sixty percent (60%) without counseling and sixty-nine percent (69%) with counseling reported adjusting within a few weeks; whereas only twenty-two percent (22%) of those without counseling and 15.5% with counseling reported that they still are not adjusted. As will be noted in a subsequent section of this chapter, the employees' expectation of length of time is somewhat higher than the actual length of time percentages reported for retirees. Thus, retirees appear to adjust somewhat quicker than they expect.

Table 4-27

Ho: There is no significant difference in the length of time to adjust to retirement between retirees with and without counseling. (208 vs. 604)

	Preretirement Counseling		
Time to Adjust	No Program	Program	Total %
Still not adjusted	22.0%	15.5%	20.1%
Few months	17.9%	15.5%	17.2%
Few weeks	60.2%	69.1%	62.7%
Total %	100.0%	100.0%	100.0%
N	246	97	343

Another factor which we hypothesized would be significantly affected by a person's attendance in a preretirement counseling program concerns the number of plans that he made for his retirement. The data in Table 4-28 again indicates a statistically significant degree of difference in amount of planning done by those who were involved in preretirement counseling as compared to those who were not. The statistical analysis of the data in Table 4-28 yielded a chi square of 10.26 (2 d.f.) which is significant beyond the .01 level. This degree of significance allows us to reject the null hypothesis with a good deal of confidence. Thus, in this array of data we have substantiation for the fact that preretirement counseling does appear to stimulate (or at least is closely associated with) planning for retirement. Since it is our belief (which was verified to some extent by the data reported in the previous chapter) that satisfactory income, satisfactory health, and satisfactory activity level in retirement all depend upon an employee making plans before his retirement, we feel the results summarized in Table 4-28 are indeed of practical significance.

Table 4-28

Ho: There is no significant difference in extent of plans for retirement between retirees with and without counseling. (560 vs. 604)

	Preretirement Counseling		
Extent of Plans for Retirement	No Program	Program	Total %
Low	37.7%	27.4%	34.8%
Medium	28.4%	20.8%	26.2%
High	34.0%	51.9%	39.0%
Total %	100.0%	100.0%	100.0%
N	268	106	374

One of the factors which we hypothesized should be closely related to effective adjustment (and a result of planning) is satisfaction with the point in time when the person retired. The data in Table 4-29 tests the hypothesis that there will be a significantly higher percentage of satisfaction with the retirement decision among those retirees who took preretirement counseling than among those retirees who did not. The statistical analysis yields a chi square of .94 (1 d.f.), which is not statistically significant; and, although an observation of the data indicates there is some trend in the expected direction (i.e., in the direction of more satisfaction for the person who was involved in preretirement counseling), we cannot reject the null hypothesis with any degree of confidence. There is possibly a compounding factor in the way the data were tabulated. One of the three possible responses that a retiree could give was: "I wish that I had retired earlier." This is probably another way of saying they are well adjusted and happy in their retirement, so that, consequently, a person who is very well satisfied with when he did retire looks back on that decision and says essentially, "Gee, knowing what I know now, I really should have retired earlier." This may have tended to "wash out" the differences between the two groups; but, on the other hand if the counseling program were functioning properly (and if the employee gets involved soon enough) then he should have realistically "known" what he knows now before retirement and thus could have retired earlier.

Table 4-29

Ho: There is no significant difference in degree of satisfaction with retirement decision between retirees with and without counseling. (353 vs. 604)

	Preretirement Counseling		
Retirement Decision	No Program	Program	Total %
Not satisfied (with decision)	52.2%	46.7%	50.7%
Satisfied	47.8%	53.3%	49.3%
Total %	100.0%	100.0%	100.0%
N	268	105	373

In testing the next hypothesis, we again find an indication that retirees who have participated in preretirement counseling have a more effective adjustment in retirement than those retirees who did not participate in preretirement counseling. The scale which was developed to measure "stereotypes of retirement," was tabulated and responses are compared between persons who had retired after being involved in preretirement counseling and those persons who retired without benefit of counseling. As indicated in Table 4-30, those persons who had participated in preretirement counseling had a more positive attitude about retirement than those persons who did not participate in preretirement counseling. A statistical analysis of the data in Table 4-30 yields a chi square of 6.90 (2 d.f.) which is significant at the .01 level, and thus, we can reject the null hypothesis with a good deal of confidence. Again, as in the other measurements of adjustment we have one more indicator that preretirement counseling, if not the cause of more effective adjustment in retirement, is certainly closely associated with effective adjustment in retirement.

Thus in summarizing the data related to general adjustment in retirement, we find that in four out of six of the categories tested, there was a highly significant degree of difference between the adjustment of persons who had taken preretirement counseling and those persons who had not, and thus, we were able to reject the null hypothesis in each case. In the one case where we were not able to reject the null hypothesis, the data was consistent in the direction of our expectation.

Table 4-30

Ho: There is no significant difference between extent of stereotypes of retirement between retirees with and without counseling. (544 vs. 604)

	Preretirement Counseling		
Stereotypes	No Program	Program	Total %
Low	33.5%	24.3%	30.8%
Medium	43.6%	39.8%	42.5%
High	23.0%	35.9%	26.7%
Total %	100.0%	100.0%	100.0%
N	257	103	360

The comparison between persons who had taken preretirement counseling and persons who had not was extended to an analysis of the three sub factors of retirement adjustment: Income, health, and retirement activities. The results of the analysis of this data are described below:

Income:

The data in Table 4-31 indicates there may be a realtionship between preretirement counseling and retirement income. An examination of this table indicates that those persons with preretirement counseling tend to have a slightly better retirement income than those people who are not involved in preretirement counseling. The statistical analysis of the data in Table 4-31 yields a chi square of 7.75 (3 d.f.) which is only significant at the .10 level. This is not high enough to allow us to reject the null hypothesis with confidence, however, the data certainly is arrayed in the expected direction and a definite trend towards rejection of the null hypothesis is indicated. It is also interesting to note that this is one of the few measurements in which there is less difference between retirees who took the counseling and retirees who did not than there was between retirees in companies with preretirement counseling and companies without preretirement counseling programs.

Table 4-31

Ho: There is no significant difference in retirement income between retirees with and without counseling. (593 vs. 604)

	Preretirement Counseling		
Retirement Income	No Program	Program	Total %
\$50-\$250	19.1%	12.6%	17.2%
\$300-\$500	48.6%	43.7%	47.2%
\$600-\$900	19.8%	33.0%	23.6%
\$1,000 or over	12.5%	10.7%	11.9%
Total %	100.0%	100.0%	100.0%
N	257	103	360

The next test of the effectiveness of preretirement counseling programs was the analysis of the relationship between counseling and expectation of income vs. actual income. In answer to the question: "Before retirement, did you expect your retirement income to be somewhat more, somewhat less, or exactly as it turned out to be?"; we find that there is no apparent difference between the responses of those who had preretirement counseling and those who did not. A statistical analysis of the data in Table 4-32 yields a chi square of .18 (1 d.f.) which is not significant, and thus, we cannot reject the null hypothesis. The lack of difference between the two groups in this area may be explained by a reaction we had as we inspected the many programs which we visited first hand during the course of this research. It was our observation that even in companies without preretirement counseling programs that the amount of the person's financial income after retirement was well known by most employees, and that within those companies that did have preretirement counseling programs, the amount of retirement income was probably the most well-explained part of the program. If this is the case, then we would not expect this question to show a significant relationship with preretirement counseling.

Table 4-32

Ho: There is no significant difference in income expectation discrepancy between retirees with and without counseling. (297 vs. 604)

	Preretirement Counseling		
Income Expectations	No Program	Program	Total %
Less than expected	13.4%	15.1%	13.9%
Same or more than expected	86.6%	84.9%	86.1%
Total %	100.0%	100.0%	100.0%
N	268	106	374

When we turn our attention to the matter of adequacy of the retirement income, which, as explained earlier, is probably the single best predictor of retirement adjustment, we again find a significant difference between the perceptions of those persons who were involved in preretirement counseling and those persons who were not. As demonstrated in Table 4-33 there is a significant difference between the perceived adequacy of those retirees who have been involved in preretirement counseling as compared with those retirees who have not. The statistical analysis of the data in Table 4-33 yields a chi square of 8.56 (2 d.f.) which is significant beyond the .025 level. This is certainly more than an adequate degree of significance to allow us to reject the null hypothesis with confidence. Thus, again, as in most of the other measurements of adjustment to retirement, we find that those persons who have been involved with preretirement counseling programs do seem to have a better adjustment in retirement. There is nothing in this data which would indicate whether this perceived adequacy of income by those who were involved in preretirement counseling was a result of better planning, and thus, for example, produced a higher retirement income; or whether it was a matter of having done a better job of planning so that retirement activities and retirement budgets were more compatible with expected retirement income. Unfortunately, this kind of question was not amiable to analysis with the data in the present research study. We only know that those with counseling were better off financially than those without counseling.

Table 4-33

Ho: There is no significant difference in adequacy of retirement income between retirees with and without counseling. (463 vs. 604)

	Preretirement Counseling		
Adequacy of Retirement Income	No Program	Program	Total %
Less than adequate	31.3%	23.1%	28.9%
Just adequate	50.8%	45.2%	49.2%
More than adequate	18.0%	31.7%	21.9%
Total %	100.0%	100.0%	100.0%
N	256	104	360

Health:

Concerning the matter of health as an indicator of adjustment to retirement, we find again that there is a significant difference between the subjective health ratings of retirees who have and have not been involved in preretirement counseling. A statistical analysis of this data yields a chi square of 7.77 (2 d.f.) which is significant beyond the .025 level. This allows us to reject the null hypothesis with a good deal of confidence. It would be dangerous to speculate here that preretirement counseling has somehow contributed to the good health of the participants, since there is no data which allows us to infer causaulity. However, the data does clearly demonstrate that a person's subjective evaluation of his health is clearly related to his attendance in a preretirement counseling program. It would be the purpose of future research to determine why this relationship exists, especially since so few people indicated they did any planning for their health needs before retirement (see Chapter III).

Table 4-34

Ho: There is no significant difference in retirees' health rating between retirees with and without counseling. (248 vs. 604)

	Preretirement Counseling		
Health Status	No Program	Program	Total %
Poor or fair	27.4%	14.2%	23.7%
Good	43.3%	48.1%	44.7%
Excellent	29.3%	37.7%	31.6%
Total %	100.0%	100.0%	100.0%
N	270	106	376

A second factor closely associated with the retirees' subjective evaluation of their health is their general attitude toward health in retirement. Since this is a much more extensive and thorough analysis of health perception, this represents a much more rigorous test of the health difference between the retirees who had been involved in preretirement counseling and those who had not. And, indeed, we find that although there is a relationship demonstrated in Table 4-35 which definitely shows a strong trend in the expected direction, the chi square analysis of 3.00 (2 d.f.) is only significant at the .25 level, which is not enough to allow us to reject the null hypothesis, but is strong enough to indicate a definite trend in the expected direction. Thus, what the data in Tables 4-34 and 4-35 seem to be indicating is that persons who were involved in preretirement counseling, as compared with those who were not, seem to be relatively more happy with their overall health, even though when all of the specific sub issues are combined together in a single index, there does not seem to be that much difference between the health attitudes of the two groups. Again, this would seem to raise a significant issue, as in the data presented on income, about the role of perception as it effects adjustment to retirement. (You will remember that in the matter of income it was the person's perception of the adequacy of their retirement income that tended to be the most significant predictors of those people who had taken preretirement counseling as compared with those people who did not.)

Table 4-35

Ho: There is no significant difference in attitude toward health between retirees with and without counseling. (537 vs. 604)

Attitude Toward Health	Preretirement Counseling No Program	Program	Total %
Low	31.5%	23.6%	29.3%
Medium	39.3%	39.6%	39.4%
High	29.3%	36.8%	31.4%
Total %	100.0%	100.0%	100.0%
N	270	106	376

Table 4-36 indicates there is absolutely no difference between those retirees with preretirement counseling and those without on the matter of health being better or worse than they expected. The chi square for this table was only .02.

Table 4-36

Ho: There is no significant difference in discrepancy in expected health between retirees with and without counseling. (249 vs. 604)

Discrepancy in Health	Preretirement Counseling No Program	Program	Total %
Worse	9.0%	9.4%	9.1%
Same or better	91.0%	90.6%	90.9%
Total %	100.0%	100.0%	100.0%
N	268	106	374

Activities:

A third area where we had hypothesized there would be a significant difference between those retirees who had preretirement counseling and those who had not was in the number of retirement activities in which they participate. An examination of the results of the chi square analysis are shown in Table 4-37, and indicate that there is an extremely significant difference between the number of activities of those people who have participated in preretirement counseling as compared with those people who have not. The chi square of 27.29 (2 d.f.) is significant beyond the .001 level. Thus, with an extremely high level of confidence, we can reject the null hypothesis and state that preretirement counseling is associated with a more active life (participation in more activities) after retirement. It is also interesting to note that this is the highest chi square which we found in the analysis of any of the questions. It indicates that the retiree's involvement in activities is the single most important indicator of his participation in a preretirement counseling program; or we might be so bold as to speculate that his attendance in a preretirement counseling program will manifest itself more vividly in his participation in a variety of activities after retirement. Again there is no evidence in our research study that will give us an answer as to if, or why, preretirement counseling produces a significant difference between the extent of retirement activities of those who took it and those who did not (this is suggested as an important study for future research); but rather, the study simply documents the fact that participation in activities is closely related to adjustment in retirement, and that those who become involved in counseling do also become involved in more activities after retirement than those who do not have the counseling.

Table 4-37

Ho: There is no significant difference in the number of retirement activities between retirees with and without counseling. (521 vs. 604)

	Preretirement Counseling		
Number of Activities	No Program	Program	Total %
Low	42.2%	26.4%	37.8%
Medium	31.5%	18.9%	27.9%
High	26.3%	54.7%	34.3%
Total %	100.0%	100.0%	100.0%
N	270	106	376

We hypothesized that in addition to there being a difference in number of activities between retirees who had and had not participated in preretirement counseling, there would also be a significant difference between the two groups in the intensity of their participation in retirement activities. In other words, the retiree who participates intensely in a few activities might be as well, or better adjusted as the retiree who participates in a lot of activities. The benefit of a preretirement counseling program may well have helped him develop intense interest in a few activities. The data in Table 4-38, however, indicates there is no significant difference between the intensity of participation in retirement activities between those retirees who have had preretirement counseling and those who have not. The chi square for Table 4-38 is only .33 (2 d.f.) which is far from any level of significance which would allow us to reject the null hypothesis. Thus, just as in our first analysis of the relationship of intensity of activities after retirement to preretirement counseling, it does not appear that these two variables are related; and whereas the number of activities seems to be a highly differentiating variable between those people who have and have not taken preretirement counseling, intensity of participation in activities does not.

Table 4-38

Ho: There is no significant difference between the extent of participation in retirement activities between retirees with and without counseling. (525 vs. 604)

Participation	Preretirement Counseling		
	No Program	Program	Total %
Low	34.8%	33.0%	34.3%
Medium	33.3%	32.1%	33.0%
High	31.9%	34.9%	32.7%
Total %	100.0%	100.0%	100.0%
N	270	106	376

The third factor we hypothesized would be related to preretirement counseling concerned the retiree's enjoyment of the activities in which he participates. Our hypothesis here was that persons who had participated in preretirement counseling would enjoy their life and activities more after retirement than those persons who had not participated in preretirement activities, irrespective of either the number of activities or the intensity of participation. An analysis of the data in Table 4-39 indicates there seems to be some difference between persons with preretirement counseling and persons without it in the direction specified by the hypothesis. A statistical analysis of this data yields a chi square of 5.30 (2 d.f.) which is only significant at the .10 level. Although this is not high enough to allow us to reject the null hypothesis with any degree of confidence, a visual inspection of the data indicates that there are some obvious differences between those persons who had participated in preretirement counseling as compared with those who have not in their level of enjoyment of activities. Therefore, it is possible to say that a person who has participated in preretirement counseling programs is more likely (but not statistically significant) to enjoy his activities after retirement more than a person who has not participated in preretirement counseling.

Table 4-39

Ho: There is no significant difference between the degree of enjoyment of retirement activities between retirees with and without counseling. (529 vs. 604)

Enjoyment of Retired Activities	Preretirement Counseling		
	No Program	Program	Total %
Low	35.9%	24.5%	32.7%
Medium	32.6%	34.0%	33.0%
High	31.5%	41.5%	34.3%
Total %	100.0%	100.0%	100.0%
N	270	106	376

Our expectation before we began any of the research was that there would be more change in (a) the number of activities, (b) the extent of intensity of participation in these activities, and (c) enjoyment of these activities, for those people who had participated in preretirement counseling than for those people who had not.

However, an analysis of the data relevant to two of these three hypotheses indicates that there is no significant difference in the amount of change between those with and without counseling. This was true for both number of activities and extent of participation. However, a visual inspection of Table 4-40 and 4-41 indicate that the data is in the expected direction, and that there is a slight trend in favor of more change for those people who have been through preretirement counseling programs. The chi square for Table 4-40 is 1.91 (2 d.f.) which is not significant; and the chi square for table 4-41 is only .59 (2 d.f.) which is also not significant at any level. It is interesting to speculate on the reasons why participation in activities (both number and intensity) is such a significant discriminator between persons who have and have not taken preretirement counseling, whereas there seems to be no significant degree of change between the two groups. A visual inspection of Table 4-40 indicates there is an extremely high percentage of increase (change) for those persons without preretirement counseling, as well as those with, which undoubtedly accounts for the lack of statistical significance. This data would appear to lead us to the conclusion that a very large percentage of people (in this case a total of forty-one percent (41%) of all the retirees) tend to increase their number of activities after retirement, however, those persons without preretirement counseling, for some reason, tend to increase their number of activities as much as persons who have taken preretirement counseling. Thus, the difference in number and intensity which is related to adjustment, might be accounted for because the "with counseling" group starts out ahead, and thus if both change or increase "a great deal," there will still be a significant difference in total number or degree of intensity, but no difference in degree of change.

Table 4-40

Ho: There is no significant difference in the change in number of activities since retiring between retirees with and without counseling. (167 vs. 604)

	Preretirement Counseling		
Change in Activities	No Program	Program	Total %
Decreased	26.0%	20.8%	24.5%
Stayed same	32.0%	38.7%	33.9%
Increased	42.0%	40.6%	41.6%
Total %	100.0%	100.0%	100.0%
N	269	106	375

Table 4-41

Ho: There is no significant difference in the change in activity participation since retiring between retirees with and without counseling. (168 vs. 604)

	Preretirement Counseling		
Change in Participation	No Program	Program	Total %
Less participation	21.5%	17.9%	20.5%
Same participation	25.9%	27.4%	26.3%
More participation	52.6%	54.7%	53.2%
Total %	100.0%	100.0%	100.0%
N	270	106	376

Our expectation was that persons who had participated in preretirement counseling would find that their enjoyment of their retirement activities would be at least the same or more enjoyable than they had expected because of the planning they would have done prior to retirement. The data in Table 4-42 tends to confirm this hypothesis to at least some degree. A visual inspection of the data indicates there is a slight degree of difference between persons who had taken preretirement counseling and persons who had not in the direction of indicating that retirees who have taken preretirement counseling found their activities in retirement were more enjoyable than they had expected, to a somewhat larger extent than retirees who had not participated in preretirement counseling. The chi square for Table 4-42 is 3.19 (2 d.f.) which is significant at the .25 level. This level of significance is not high enough to allow us to reject the null hypothesis with any degree of confidence, but it is high enough to indicate a trend in the expected direction. The data in Table 4-42 also lays to rest the often heard statement that retirees very soon after retirement become disillusioned with all of their "new activities" and that for a variety of reasons (i.e., not enough money, decreasing health, etc.), retirement activities for a large percentage of retirees are actually less enjoyable than they had expected. We found quite the opposite: of the total sample, only nine percent (9%) indicated their present activities were less enjoyable than they had expected them to be.

Table 4-42

Ho: There is no significant difference in the change in enjoyment of activities since retiring between retirees with and without counseling. (169 vs. 604)

	Preretirement Counseling		
Change in Enjoyment	No Program	Program	Total %
Less enjoyable	10.4%	5.7%	9.0%
Same enjoyment	54.8%	51.9%	54.0%
More enjoyable	34.8%	42.5%	37.0%
Total %	100.0%	100.0%	100.0%
N	270	106	376

Thus, in review we can see that on many of the indices of adjustment to retirement the data indicates that persons who have participated in preretirement counseling appear to be better adjusted than persons who have not participated in preretirement counseling programs. The areas where we are able to reject the null hypotheses of no difference between the two groups would be: overall adjustment, rated adjustment, amount of planning, stereotypes of retirement, adequacy of income, subjective rating of health, and number of activities. In addition, on six more of the dependent variables we found that the data appears to be in the direction of our expectations, that, i.e., more favorable adjustment for persons who have participated in preretirement counseling programs, but the data does not reach the levels of statistical significance which would allow us to reject the null hypotheses with any degree of confidence.

Morale Before Retirement:

Finally, we examined the possible affects of a preretirement counseling program on the attitudes and performance of the employees before they retired. The seven dependent variables we examined were: attitude toward work, toward his specific job, toward his supervisor, the company, the company's pension, and toward the company's mandatory retirement policy. None of these dependent variables were statistically significant enough to allow us to reject the null hypothesis, but in four out of the seven, a trend was indicated. Employees who had participated in preretirement counseling were more favorable toward the company, toward their job, toward their supervisor, and toward the concept of mandatory retirement. This lack of a statistically significant level of findings, in the direction of our expected results, raises the question of whether or not retirees could remember or articulate their feelings about their previous job, supervisor, etc. This explanation is supported by the following line of reasoning. In Chapter III we found that resistance to retirement was characteristic of an employee with generally negative attitudes on these seven variables (or vice versa). Since we can assume that these employees were not significantly different, as a group, from the way our group of retirees were before retirement, we would therefore expect similar results. The fact that we didn't get such results might be explained as the phenomenon of "forgetfulness."

In Table 4-43 we see that although the chi square is not strong enough to allow us to reject the null hypothesis (the chi square of 1.21, 2 d.f., is not significant at any level), however a visual inspection of the data does indicate the trend is in the expected direction. Table 4-44 shows an even stronger trend in the expected direction, i.e., in favor of more positive attitude among those persons who were involved in preretirement counseling. The chi square for Table 4-44 is 5.08 (2 d.f.) which is significant at the .10 level. Again, this is not high enough to allow us to reject the null hypothesis with any degree of confidence, but it does certainly indicate a trend in the direction of a more favorable attitude toward their jobs among persons who participated in preretirement counseling. Likewise, Table 4-45 indicates a more favorable attitude toward supervision among those people who had participated in preretirement counseling than among those persons who had not. However, again, the chi square of 2.93 (2 d.f.) is only significant at the .25 level, which is not strong enough to allow us to reject the null hypothesis with confidence. The data in Table 4-46 is very similar to that in the other tables. Again, observation of the data indicates a strong trend showing that persons with preretirement counseling are more favorable toward the company than those without preretirement counseling, however, the chi square of 4.55 (2 d.f.) is only significant at the .20 level, which again is not strong enough to allow us to reject the null hypothesis with any degree of confidence. Another indication that persons who have taken preretirement counseling have slightly higher morale than those people who have not had counseling is indicated in Table 4-47, which displays data concerning retirees' satisfaction with the company pension. Again the chi square of 1.22 (3 d.f.) is not statistically significant enough to reject the null hypothesis, but a visual inspection of the data indicates there is a trend in the expected direction, i.e., that people who have participated in preretirement counseling programs are more likely to be satisfied with their pension than are people who have not. Finally, the data in Table 4-48 is again consistent with other results in this section. The data in this table tends to indicate that persons who have participated in a preretirement counseling program are more likely to see the mandatory retirement age as fair than are retirees who have not participated in preretirement counseling. However, again, the chi square of 1.51 (1 d.f.) is only significant at the .25 level, and, therefore, is not strong enough to allow us to reject the null hypothesis with any degree of confidence.

Table 4-43

Ho: There is no significant difference in attitude toward work itself before retirement between retirees with and without counseling. (554 vs. 604)

Attitude Toward My Work Itself	Preretirement Counseling		
	No Program	Program	Total %
Low	30.0%	24.5%	28.5%
Medium	40.7%	42.5%	41.2%
High	29.3%	33.0%	30.3%
Total %	100.0%	100.0%	100.0%
N	270	106	376

Table 4-44

Ho: There is no significant difference in attitude toward job before retirement between retirees with and without counseling. (556 vs. 604)

	Preretirement Counseling		
Attitude Toward Job	No Program	Program	Total %
Low	29.3%	19.0%	26.4%
Medium	45.2%	46.7%	45.6%
High	25.6%	34.3%	28.0%
Total %	100.0%	100.0%	100.0%
N	270	105	375

Table 4-45

Ho: There is no significant difference in attitude toward supervision before retirement between retirees with and without counseling. (552 vs. 604)

	Preretirement Counseling		
Attitude Toward Supervision	No Program	Program	Total %
Low	35.7%	34.0%	35.2%
Medium	36.1%	29.2%	34.1%
High	28.2%	36.8%	30.6%
Total %	100.0%	100.0%	100.0%
N	266	106	372

Table 4-46

Ho: There is no significant difference in attitude toward the company before retirement between retirees with and without counseling. (558 vs. 604)

Attitude Toward Company	Preretirement Counseling		
	No Program	Program	Total %
Low	31.1%	22.9%	28.8%
Medium	40.4%	38.1%	39.7%
High	28.5%	39.0%	31.5%
Total %	100.0%	100.0%	100.0%
N	270	105	375

Table 4-47

Ho: There is no significant difference in satisfaction with pension income between retirees with and without counseling. (465 vs. 604)

Satisfaction With Pension Income	Preretirement Counseling		
	No Program	Program	Total %
Very dissatisfied	12.3%	8.7%	11.2%
Somewhat dissatisfied	27.2%	26.0%	26.8%
Somewhat satisfied	36.4%	38.5%	37.0%
Very satisfied	24.1%	26.9%	24.9%
Total %	100.0%	100.0%	100.0%
N	261	104	365

Table 4-48

Ho: There is no significant difference in attitude toward the mandatory retirement policy between retirees with and without counseling. (204 vs. 604)

Attitude Toward Mandatory Retirement	Preretirement Counseling		
	No Program	Program	Total %
No, it's not fair	45.9%	38.8%	43.9%
Yes, it's fair	54.1%	61.2%	56.1%
Total %	100.0%	100.0%	100.0%
N	268	103	371

Thus, in summary, we can see that all of the indices of morale point in the direction of the conclusion that an employee who has participated in preretirement counseling is probably a more effective employee in terms of his attitudes and morale and consequently, possibly even his production than is an employee who has not participated in a preretirement program. However, because of the lack of statistically significant differences which would allow us to reject the null hypotheses in these areas with confidence, we must leave this conclusion tentative and continue to do more research on the topic of the effect of preretirement counseling on employee attitudes before retirement. One way, for example, might be to separate out those retirees who had taken the preretirement counseling program, but report that it wasn't very helpful. In essence, we might in this way "weed out" those retirees who for one reason or another might have "tuned out" the program, and we would not expect, consequently, that they would be essentially different from those who chose not to participate in the counseling program (see Section IV of this chapter).

Section III

Within Companies Where Preretirement Counseling is Available, A Comparison of the Adjustment of Retirees Who Have Taken Preretirement Counseling As Compared With Retirees Who Have Not Taken Preretirement Counseling

So far we have examined the difference in adjustment between retirees from companies with preretirement counseling programs and those without, and those who had and had not been involved in preretirement counseling, and we have discovered that in the areas of income, health, and activities, as well as some of the measurements of general adjustment, preretirement counseling does appear to be related to better adjustment. However, it might still be argued that this difference in favor of more effective adjustment for retirees who were involved in preretirement counseling might be the result of the differences in the companies involved. There is some evidence in support of this argument, since obviously all of the people who took preretirement counseling would have to come from companies with preretirement counseling programs and there might be something "different" about the matched pairs of companies (see Chapter II for explanation of similarity of each pair of companies). Therefore, in an attempt to further analyze the effect of preretirement counseling on people's adjustment, we have taken just those companies with preretirement counseling programs and analyzed the difference in the retirement adjustment of the people who took preretirement counseling as compared with people who have not. Again, all of the hypotheses remain the same, as well as the dependent variables. This analysis allows us to hold constant the maximum number of variables.

There were a variety of reasons reported by retirees for not taking preretirement counseling in companies where it was offered, since in most companies it was offered on a voluntary basis. However, it is most likely that in the group of retirees who did not take preretirement counseling we have represented a good sampling of those people who are most resistant to retirement. This kind of resistance will be seen later in this section (Table 4-73) where there is a fairly significant degree of difference in attitude toward mandatory retirement, i.e., those people who did not take preretirement counseling (and who we are hypothesizing are probably resistors of retirement) indicating a larger amount of unfavorable attitude toward mandatory retirement. In any case, we would expect in this section to find the largest amount of difference in adjustment between those with and those without counseling.

Overall Adjustment:

The first hypothesis, stated in the null form: There is no significant difference in adjustment between those retirees with and without counseling, can be tested with the information displayed in Table 4-49. The statistical analysis of the data in this table yields a chi square of 23.56 (2 d.f.) which is significant well beyond the .001 level. This allows us again to reject the null hypothesis with a great deal of confidence. This is the largest chi square and highest degree of significance for any of the general tests of adjustment and, consequently, confirms our expectation that there would be more relationship between counseling and adjustment of retirees within the same company than was found in the analysis presented in Sections I and II. This is strong evidence in support of our hypothesis that preretirement counseling does contribute to the perceived adjustment of retirees who have participated.

Table 4-49

Ho: There is no significant difference in retirement adjustment between retirees with and without counseling. (540 vs. 604)

	Preretirement Counseling		
Adjustment to Retirement	Not Counseled	Counseled	Total %
Low	45.8%	17.0%	30.7%
Medium	35.4%	39.6%	37.6%
High	18.8%	43.4%	31.7%
Total %	100.0%	100.0%	100.0%
N	96	106	202

The second hypothesis states that the interviewer will rate the adjustment of those retirees with counseling higher than the adjustment of retirees without counseling. Again, the data in Table 4-50 yields a chi square of 13.62 (2 d.f.) which is significant at the .005 level and allows us to again reject the null hypothesis with a great deal of confidence. This means that according to the interviewers' estimation there is a significant degree of difference between the adjustment of those retirees with preretirement counseling as compared with those who have not had preretirement counseling. It is interesting to note that the chi square in this analysis is higher than the chi square which we discovered for this hypothesis in Section II, which means there is a slightly greater difference in adjustment between those retirees who took preretirement counseling and those who did not within the same company, as compared with the difference between retirees who took preretirement counseling and those who did not both in the same and other companies. This is certainly consistent with our expectation. Another interesting observation is that the interviewer's rating of the retiree's adjustment does not seem to indicate as high a difference in adjustment between retirees who took preretirement counseling and those who did not as compared to the retiree's own report of his adjustment. This again is consistent with our expectations, i.e., that the single most valid indicator of a person's adjustment should be how he feels about that adjustment, and it is on this criterion where we find the most difference between those retirees who had the program and those who did not have the program.

In Table 4-51 we see that there is a trend in the direction of supporting our hypothesis that retirees with counseling adjusted sooner than retirees who did not participate in preretirement counseling. The chi square, however, is only 4.06 (2 d.f.) which indicates that the relationship is significant at the .25, and consequently, we cannot reject the null hypothesis.

Table 4-50

Ho: There is no significant difference in the interviewer's rating of retirement adjustment between retirees with and without counseling. (376 vs. 604)

	Preretirement Counseling		
Adjustment to Retirement	Not Counseled	Counseled	Total %
Extremely adjusted	50.5%	72.6%	62.2%
Fairly well adjusted	25.3%	19.8%	22.4%
Not adjusted	24.2%	7.5%	15.4%
Total %	100.0%	100.0%	100.0%
N	95	106	201

Table 4-51

Ho: There is no significant difference in the length of time to adjust to retirement between retirees with and without counseling. (208 vs. 604)

	Preretirement Counseling		
Time to Adjust	Not Counseled	Counseled	Total %
Still not adjusted	25.3%	15.5%	20.1%
Few months	19.5%	15.5%	17.4%
Few weeks	55.2%	69.1%	62.5%
Total %	100.0%	100.0%	100.0%
N	87	97	184

The fifth hypothesis states that retirees with counseling will have made more plans for retirement than retirees who did not participate in counseling. Table 4-52 yields a chi square of 9.40 which with two degrees of freedom is significant at the .01 level. This, therefore, allows us to reject the null hypothesis with a good deal of confidence. Again, this is one more indicator that preretirement counseling does appear to make a difference. It is obvious to see by inspecting the data in Table 4-52 that retirees with counseling have a much higher frequency of making plans than do those who did not take preretirement counseling.

Table 4-52

Ho: There is no significant difference in extent of plans for retirement between retirees with and without counseling. (560 vs. 604)

Extent of Plans for Retirement	Preretirement Counseling		
	Not Counseled	Counseled	Total %
Low	38.9%	27.4%	32.8%
Medium	30.5%	20.8%	25.4%
High	30.5%	51.9%	41.8%
Total %	100.0%	100.0%	100.0%
N	95	106	201

An analysis of the data in Table 4-53 concerning satisfaction with the timing of the decision to retire, and Table 4-54 concerning stereotypes of retirement, indicate that there is a trend toward the expected direction, but neither test reaches a statistical level of significance which would allow us to reject the null hypothesis. Stereotypes of retirement comes the closest to differentiating between those retirees who had counseling and those who did not, with a chi square of 3.87 (2 d.f.), which is significant at the .20 level. This indicates a trend in the expected direction, i.e., that retirees who participated in preretirement counseling have a less negative attitude toward retirement than do those who did not participate in preretirement counseling. However, this level of significance is not high enough to allow us to say with much confidence that there is a stable difference. The data in Table 4-53 shows even less difference between the responses of retirees with counseling and those without, but visual inspection indicates there is some difference between those retirees who had preretirement counseling and those who did not, indicating that those who did have the counseling are more satisfied with the timing of their decision to retire. However, the chi square of .71 (1 d.f.) is not significant, and therefore we cannot reject the null hypothesis with any degree of confidence. Since this is consistent with the results which we reported in Section II of the results, we refer the reader back to Section II for a possible explanation of the lack of statistical significance on this variable between those retirees with preretirement counseling and those without.

Table 4-53

Ho: There is no significant difference in degree of satisfaction with retirement decision between retirees with and without counseling. (353 vs. 604)

	Preretirement Counseling		
Retirement Decision	Not Counseled	Counseled	Total %
Not satisfied	52.6%	46.7%	49.5%
Satisfied	47.4%	53.3%	50.5%
Total %	100.0%	100.0%	100.0%
N	95	105	200

Table 4-54

Ho: There is no significant difference between extent of stereotypes of retirement between retirees with and without counseling. (544 vs. 604)

	Preretirement Counseling		
Stereotypes	Not Counseled	Counseled	Total %
Low (positive)	23.1%	35.9%	29.9%
Medium	46.2%	39.8%	42.8%
High (negative)	30.8%	24.3%	27.3%
Total %	100.0%	100.0%	100.0%
N	91	103	194

Income:

The results of an inspection of Table 4-55, 4-56, and 4-57 indicate that the results here are consistent with the results reported in Section II for the same hypotheses, with the exception of the level of significance of the differences between the answers of the people with and without preretirement counseling are much lower. In other words, for example, in Table 4-55, the resulting chi square is only 4.4 (3 d.f.), which is only significant at the .25 level; whereas in Section II we reported for this same hypothesis a chi square of 7.75 which was significant at the .10 level. The same pattern emerges by inspecting Table 4-57, which is the test for another hypothesis concerning the perceived adequacy of retirement income. Here the chi square which results from Table 4-57 is 5.4 which with two degrees of freedom is significant only at the .10 level. This does not allow us to reject the null hypothesis with any degree of confidence. However, probably the most interesting thing to notice is that (as we also found in Section II) there is more difference on the variable of perceived adequacy of income than there is in the actual amount of income. However, it is also interesting to note that there is considerably less difference when we compare retirees from the same company than there was when we were analyzing retirees who were involved in preretirement counseling versus retirees who did not in all companies. The present chi square is only 5.4 as compared with 8.56 in the former.

Table 4-55

Ho: There is no significant difference in retirement income between retirees with and without counseling. (593 vs. 604)

	Preretirement Counseling		
Retirement Income	Not Counseled	Counseled	Total %
$50-$250	20.9%	12.6%	16.5%
$300-$500	48.4%	43.7%	45.9%
$600-$900	23.1%	33.0%	28.4%
$1,000 or over	7.7%	10.7%	9.3%
Total %	100.0%	100.0%	100.0%
N	91	103	194

Table 4-56

Ho: There is no significant difference in income expectation discrepancy between retirees with and without counseling. (297 vs. 604)

	Preretirement Counseling		
Income Expectations	Not Counseled	Counseled	Total %
Less than expected	13.5%	15.1%	14.4%
Same or more than expected	86.5%	84.9%	85.6%
Total %	100.0%	100.0%	100.0%
N	96	106	202

Table 4-57

Ho: There is no significant difference in adequacy of retirement income between retirees with and without counseling. (463 vs. 604)

Adequacy of Retirement Income	Preretirement Counseling		
	Not Counseled	Counseled	Total %
Less than adequate	29.3%	23.1%	26.0%
Just adequate	53.3%	45.2%	49.0%
More than adequate	17.4%	31.7%	25.0%
Total %	100.0%	100.0%	100.0%
N	92	104	196

Table 4-56 yields a chi square of .10 which is not significant at any level. Therefore, we cannot reject the null hypothesis. This finding is consistent with the one reported in Section II, and we can probably apply the same logic in explaining the reason for this finding as we applied in Section II. These results are obviously inconsistent with our expectations because there is less difference here than in the results reported from tests in Section I and II. These inconsistencies produce further evidence which force us to question the relationship between income and retirement adjustment, especially as it might be effected by preretirement counseling.

There is no apparent reason for why there is no observable relationship with income, and at the same time retirees with counseling are reporting more adjustment difference than those who did not take counseling. It does raise a significant question as to the most often mentioned stereotype about adjustment to retirement, i.e., that its most important ingredient is income. It is easy to reason from the data presented thus far that although there does not seem to be that much difference in either the actual amount of income or even the perceived adequacy of income between those retirees with and without preretirement counseling, at the same time they do report a significant difference in their attitude and their adjustment, and a trained interviewer can see a difference in their adjustment. Yet, from Chapter III we know that income is related to adjustment to some degree. We also found that planning for financial needs does pay off. Thus the explanation that seems most plausible is that there must have been a fairly large percentage of persons who took preretirement counseling who did not follow through with the financial planning, but their adjustment was positively effected by some other part of the counseling program. This should be tested in further research.

Health:

By observing Tables 4-55, 4-56, and 4-57, it was possible to speculate that income may be less related to perceived adjustment in retirement than we have previously supposed; and in the same manner, an examination of Table 4-58 leads us to believe that health is an extremely important factor in perceived adjustment. A statistical analysis of the data in Table 4-58 yields a chi square of 11.78 (2 d.f.) which is significant at the .005 level. This allows us to reject our null hypothesis (i.e., no difference between health rating of those retirees with counseling as compared with those without counseling) with a high degree of confidence. There also appears to be more difference in adjustment between retirees with and without counseling in terms of their perceived health within the same company than there was reported in Section II (involving a comparison between retirees from all eight companies who had not taken preretirement counseling and those who had). This is consistent with our expectation and other findings (excluding the income variable).

One of the undocumented generalities which we have been encountering throughout our research study is the speculation that people who resist retirement, when they are finally forced to retire, manifest a lack of adjustment in the form of poor health. This is opposed to the commonly held assumption that poor health contributes to lack of adjustment in retirement. It is certainly impossible to argue with the fact that retirees who have poor health in retirement will obviously not be very well adjusted; but it is difficult to conceive of any reason why there should be any difference in the subjective health evaluation between those retirees who have had preretirement counseling and those who have not, unless we go to some kind of psychological explanation which relates poor health, poor adjustment, and the general lack of planning for or resistance to retirement.

Table 4-58

Ho: There is no significant difference in retirees health rating between retirees with and without counseling. (248 vs. 604)

	Preretirement Counseling		
Health Status	Not Counseled	Counseled	Total %
Poor or fair	33.3%	14.2%	23.3%
Good	43.8%	48.1%	46.0%
Excellent	22.9%	37.7%	30.7%
Total %	100.0%	100.0%	100.0%
N	96	106	202

An inspection of Table 4-59 concerning retirees' attitude toward their health indicates that again there is a difference between those retirees with preretirement counseling and those retirees without preretirement counseling, again in favor of a more positive attitude toward health for those who did participate in counseling before retirement. However, a statistical analysis of the data yields a chi square of only 5.75 (2 d.f.) which is significant only at the .10 level. This does not allow us to reject the null hypothesis with any significant degree of confidence, but it does indicate a fairly strong trend in the expected direction. Again, it should be noted at this point, that there is more of a difference in the attitudes toward health between the retirees who have taken counseling and those who have not within the same company than was noted in Section II (where we compared retirees who have taken counseling as compared with those in all eight companies who have not). Thus, when other extrenuous factors are held constant it appears even more obvious that preretirement counseling does have some effect on a person's attitude toward his health after retirement.

In Table 4-60 we find that those retirees who were involved in preretirement counseling report that they find their health is better than they expected. However, a statistical examination of the data yileds a chi square of only 1.34 (1 d.f.) which is significant only at the .25 level, and is not enough to allow us to reject the null hypothesis. However, an inspection of the data does indicate that persons with preretirement counseling do report in a somewhat larger percentage that their health is either the same or better, and conversely those people who did not participate in preretirement counseling report in a slightly higher proportion that their health is worse now than they expected before retirement.

Table 4-59

Ho: There is no significant difference in attitude toward health between retirees with and without counseling. (537 vs. 604)

	Preretirement Counseling		
Attitude Toward Health	Not Counseled	Counseled	Total %
Low	38.5%	23.6%	30.7%
Medium	35.4%	39.6%	37.6%
High	26.0%	36.8%	31.7%
Total %	100.0%	100.0%	100.0%
N	96	106	202

Table 4-60

Ho: There is no significant difference in discrepancy in expected health between retirees with and without counseling. (249 vs. 604)

	Preretirement Counseling		
Discrepancy in Health	Not Counseled	Counseled	Total %
Worse	14.7%	9.4%	11.9%
Same or better	85.3%	90.6%	88.1%
Total %	100.0%	100.0%	100.0%
N	95	106	201

Thus, in all areas of health measured in this study, there is either an observable or statistically significant difference between the health of those retirees with and without counseling.

Activities:

The third major contributing area in adjustment to retirement which we have explored in this study are the activities in which a retiree participates. An analysis of the data in Table 4-61 indicates one of the strongest positive relationships in the study: Between preretirement counseling and number of retirement activities. The statistical analysis of this data yields a chi square of 21.09 (2 d.f.) which is significant at the .001 level. This allows us to reject the null hypothesis of no difference with a great deal of confidence. This means, again as we saw in Section I and II when we also analyzed this hypothesis, that there seems to be a major difference between people who have had preretirement counseling and those who have not in the number of activities in which they participate after retirement. The chi square here, however, is slightly less than the one reported in Section II, but both yield results which are significant beyond the .001 level.

Table 4-61

Ho: There is no significant difference in the number of retirement activities between retirees with and without counseling. (521 vs. 604)

Number of Activities	Preretirement Counseling		
	Not Counseled	Counseled	Total %
Low	52.1%	26.4%	38.6%
Medium	24.0%	18.9%	21.3%
High	24.0%	54.7%	40.1%
Total %	100.0%	100.0%	100.0%
N	96	106	202

However, none of the other measurements of activities during retirement yield results which allow us to reject any of the other null hypotheses. For example, a visual inspection of the data in Table 4-62 demonstrates that there is a very slight trend in the expected direction, but a statistical analysis yields a chi square of only 1.00 (2 d.f.) which does not approach any level of significance. Thus, there appears to be no difference in terms of intensity of participation in preretirement programs between those who had counseling and those who did not. Again, examining the data in Table 4-63 we can see that there is a trend in the expected direction, i.e., retirees who participated in preretirement counseling reported that they enjoy their retirement activities more than those who did not participate in preretirement counseling. However, again, a statistical analysis of the table yields a chi square of 3.03 (2 d.f.) which is not significant beyond the .25 level, and therefore, is not high enough to allow us to reject the null hypothesis with any degree of confidence. In Table 4-64 we can observe that people without preretirement counseling both decrease _and_ increase their number of activities in retirement slightly more than do those people with preretirement counseling. Obviously this is inconsistent with our hypothesis. The chi square of .56 (2 d.f.) does not approach significance, consequently we cannot reject the null hypothesis. Essentially the same pattern can be observed in Table 4-65. There the trend is more pronounced in the expected direction than in Table 4-64, but again the chi square resulting from statistical analysis of this data is only 1.69 (2 d.f.) which is not significant. The most positive results in the expected direction, can be seen in Table 4-66, where it appears that there is more "enjoyment than expected" being reported by those persons who had participated in preretirement counseling. However, a statistical analysis yields a chi square of 4.53 (2 d.f.) which is only significant at the .20 level. Although this indicates a fairly definite trend in the expected direction, it does not allow us to reject the null hypothesis with any degree of confidence. Thus, in summary, we can see that although most of the measurements of activity tend to indicate that the retirees who have participated in preretirement counseling will be more actively and enjoyably involved in their activities after retirement, only one index really differentiates between those who have and have not participated in preretirement counseling: The hypohtesis concerning the number of retirement activities.

In summary, as we look at all of the nineteen hypotheses concerning adjustment which have been tested in this section, we find that seven of these were at or beyond a level of significance which allows us to reject the null hypothesis. In addition, all but three of the remaining twelve variables provided data which showed a trend in the expected direction, that is, in favor of better adjustment for those people who had participated in preretirement counseling. It is also important to note that at least one major variable in each of the four areas, i.e., general adjustment, income, health, and activities, was found to significantly differentiate between those people who had and had not taken preretirement counseling. Thus, the data appears to support the observation that there is a strong positive relationship between a retiree having participated in preretirement counseling and a more satisfactory adjustment in retirement than can be observed by examining the response of those retirees who did not participate in preretirement counseling.

Table 4-62

Ho: There is no significant difference between the extent of participation in retirement activities between retirees with and without counseling. (525 vs. 604)

	Preretirement Counseling		
Participation	Not Counseled	Counseled	Total %
Low	39.6%	33.0%	36.1%
Medium	30.2%	32.1%	31.2%
High	30.2%	34.9%	32.7%
Total %	100.0%	100.0%	100.0%
N	96	106	202

Table 4-63

Ho: There is no significant difference between the degree of enjoyment of retirement activities between retirees with and without counseling. (529 vs. 604)

Enjoyment of Retired Activities	Preretirement Counseling		
	Not Counseled	Counseled	Total %
Low	32.3%	24.5%	28.2%
Medium	37.5%	34.0%	35.6%
High	30.2%	41.5%	36.1%
Total %	100.0%	100.0%	100.0%
N	96	106	202

Table 4-64

Ho: There is no significant difference in the change in number of activities since retiring between retirees with and without counseling. (167 vs. 604)

	Preretirement Counseling		
Change in Activities	Not Counseled	Counseled	Total %
Decreased	23.2%	20.8%	21.9%
Stayed same	33.7%	38.7%	36.3%
Increased	43.2%	40.6%	41.8%
Total %	100.0%	100.0%	100.0%
N	95	106	201

Table 4-65

Ho: There is no significant difference in the change in activity participation since retiring between retirees with and without counseling. (168 vs. 604)

	Preretirement Counseling		
Change in Participation	Not Counseled	Counseled	Total %
Less participation	19.8%	17.9%	18.8%
Same participation	34.4%	27.4%	30.7%
More participation	45.8%	54.7%	50.5%
Total %	100.0%	100.0%	100.0%
N	96	106	202

Table 4-66

Ho: There is no significant difference in the change in enjoyment of activities since retiring between retirees with and without counseling. (169 vs. 604)

	Preretirement Counseling		
Change in Enjoyment	Not Counseled	Counseled	Total %
Less enjoyable	12.5%	5.7%	8.9%
Same enjoyment	56.3%	51.9%	54.0%
More enjoyable	31.3%	42.5%	37.1%
Total %	100.0%	100.0%	100.0%
N	96	106	202

Morale Before Retirement:

In the six areas which reflect the retiree's morale and job satisfaction, (and we are therefore inferring his effective performance on the job) prior to retirement, observation of the data from comparisons of counseling and each of these hypotheses indicate there was apparently more favorable attitudes among retirees who had participated in preretirement counseling than there was among retirees who had not. However, none of the chi square tests for these tables indicate that we can reject any of the null hypotheses with any degree of confidence. The most positive relationship can be seen in Table 4-72, where we find a chi square of 2.99 (1 d.f.) which is significant at the .10 level. This still is not high enough to allow us to reject the null hypothesis with much confidence, however, a visual examination of the data indicates there is a difference between the responses of those persons with preretirement counseling and those without. This indicates that retirees who had participated in preretirement counseling seem to feel that mandatory retirement age is fair to a greater extent than those retirees who had not participated in preretirement counseling.

The next most positive relationship (in the expected direction) can be seen in Table 4-70, which tests the hypothesis that retirees with preretirement counseling will be more positive in their attitudes toward the company. We find here that the chi square of 4.12 (3 d.f.) is significant at the .20 level. Again, this is not high enough to allow us to reject the null hypothesis with any confidence, but it does, along with a visual examination of the data, indicate that retirees who have participated in preretirement counseling do have a more positive attitude toward the company, and that retirees who did not participate in preretirement counseling have a more negative attitude toward the company. Very close to the same results can be seen in Table 4-68 concerning employee attitude toward the job. Here the chi square of 2.90 (2 d.f.) is significant at the .25 level. Again, we cannot reject the null hypothesis with any confidence, but we can observe that retirees with preretirement counseling report their attitudes toward the job were more favorable than those persons who did not participate in preretirement counseling. In Table 4-71 we see another indication that there is some difference in the attitudes of those retirees who have taken preretirement counseling and those who have not in their satisfaction with the company pension. The chi square of 3.99 (2 d.f.) is significant only at the .30 level, which is not high enough to allow us to reject the null hypothesis with any confidence. However, like the other tables in this section, visual inspection indicates a trend in the expected direction, i.e., that people with preretirement counseling seem to be more satisfied with the pension than do those people who had not participated in preretirement counseling.

This trend toward a more positive orientation before retirement for those persons who have taken preretirement counseling also appears in the data in Table 4-67 comparing preretirement counseling and retirees' attitudes toward work before they retire. The chi square for Table 4-67 is 2.19 (2 d.f.) which is not significant, but, again a visual observation of the data leads us to believe that employees who participate in preretirement counseling were slightly more satisfied with their work than were employees who did not. Table 4-69 yields a chi square of 2.20 (2 d.f.) which also is not significant. The trend in Table 4-69 is more difficult to see because in this case retirees without preretirement counseling tend to be both less positive and also less negative in their attitudes toward supervision.

Table 4-67

Ho: There is no significant difference in attitude toward work itself before retirement between retirees with and without counseling. (554 vs. 604)

Attitude Toward My Work Itself	Preretirement Counseling		
	Not Counseled	Counseled	Total %
Low	32.3%	24.5%	28.2%
Medium	42.7%	42.5%	42.6%
High	25.0%	33.0%	29.2%
Total %	100.0%	100.0%	100.0%
N	96	106	202

Overall, preretirement counseling not only effects retirees in helping them make a better adjustment to retirement, but it also appears that there is a trend indicating that preretirement counseling contributes to higher morale before retirement. Thus, we might conclude at this point that there is not only benefit in preretirement counseling for the individual, but also some advantage to the firm in conducting a preretirement program in that it helps build better morale among older employees who are not yet retired. This will be tested further in subsequent sections of this chapter.

Table 4-68

Ho: There is no significant difference in attitudes toward job before retirement between retirees with and without counseling. (556 vs. 604)

Attitude Toward Job	Preretirement Counseling Not Counseled	Counseled	Total %
Low	28.1%	19.0%	23.4%
Medium	45.8%	46.7%	46.3%
High	26.0%	34.3%	30.3%
Total %	100.0%	100.0%	100.0%
N	96	105	201

Table 4-69

Ho: There is no significant difference in attitude toward supervision before retirement between retirees with and without counseling. (552 vs. 604)

Attitude Toward Supervision	Preretirement Counseling Not Counseled	Counseled	Total %
Low	30.4%	34.0%	32.3%
Medium	39.1%	29.2%	33.8%
High	30.4%	36.8%	33.8%
Total %	100.0%	100.0%	100.0%
N	92	106	198

Table 4-70

Ho: There is no significant difference in attitudes toward the company before retirement between retirees with and without counseling. (558 vs. 604)

Attitude Toward Company	Preretirement Counseling Not Counseled	Counseled	Total %
Low	34.4%	22.9%	28.4%
Medium	37.5%	38.1%	37.8%
High	28.1%	39.0%	33.8%
Total %	100.0%	100.0%	100.0%
N	96	105	201

Table 4-71

Ho: There is no significant difference in satisfaction with pension income between retirees with and without counseling. (465 vs. 604)

Satisfaction With Pension Income	Preretirement Counseling		
	Not Counseled	Counseled	Total %
Very dissatisfied	12.6%	8.7%	10.6%
Somewhat dissatisfied	34.7%	26.0%	30.2%
Somewhat satisfied	34.7%	38.5%	36.7%
Very satisfied	17.9%	26.9%	22.6%
Total %	100.0%	100.0%	100.0%
N	95	104	199

Table 4-72

Ho: There is no significant difference in attitudes toward the mandatory retirement policy between retirees with and without counseling. (204 vs. 604)

Attitude Toward Mandatory Retirement	Preretirement Counseling		
	Not Counseled	Counseled	Total %
No, it's not fair	51.0%	38.8%	44.7%
Yes, it's fair	49.0%	61.2%	55.3%
Total %	100.0%	100.0%	100.0%
N	96	103	199

Section IV

A Comparison of the Responses of Early and Regular Retirees Who Took Preretirement Counseling and Thought It Very Helpful Versus Those Who Took Preretirement Counseling But Thought It Not Especially Helpful

In another attempt to determine the effect of preretirement counseling on retirement adjustment we decided to compare the answers of all persons who had taken preretirement counseling and who thought it very helpful versus the responses of all those persons who had taken preretirement counseling but reported that it was not particularly helpful. We were surprised by the rather large number of retirees in our sample who had taken preretirement counseling but who reported negative comments regarding the experience. For example, there was a surprisingly large percentage of retirees who had been exposed to preretirement counseling who could not remember whether they had ever had any help in planning for their retirement. Therefore, it was hypothesized that retirees who thought that preretirement counseling was not particularly helpful might not have taken it seriously or even resisted participating, consequently, they might not have become involved in planning for their future retirement, and consequently, they might be less well adjusted than those persons who had felt that the program was very helpful. All of the hypotheses and all of the dependent variables in this section of the report are the same as in the first three sections.

In summary, we found only one of the nineteen indices which we have been using for measuring retirement adjustment which differentiated significantly between the two groups, and this was in the wrong direction. Several of the indices did show a slight trend in the expected direction (i.e., more adequate adjustment for those persons who saw the program as helpful), but none were significant; and several were in the wrong direction. The two statistical tests which came closest to allowing us to reject the null hypotheses were the tests of the hypothesis concerning plans for retirement. The statistical analysis of the comparison between extent of planning for those retirees who felt the program was helpful versus those who felt it was not helpful yielded a chi square of 5.21 (2 d.f.) which is significant at the .10 level. This confirms the trend which can be seen by observing the data, but the level of significance is not high enough to allow us to reject the null hypothesis with any degree of confidence. The other area where the statistical test of significant difference approaches a level where we can reject the null hypothesis that there will be no significant difference in the degree of enjoyment of retirement activities between those who thought counseling very helpful vs those who did not find it helpful. Here we find there is some difference in favor of more enjoyment of retirement activities by those persons who found the preretirement counseling program helpful, as compared with those who did not find it helpful. The chi square was 4.74 (2 d.f.) which is significant at the .10 level. The data for these two tests is summarized in Table 4-76 and Table 4-87 respectively. Table 4-73 through Table 4-90 are presented at the conclusion of this paragraph. They are presented simply for the inspection of the reader. None reach a level of significance which would allow us to reject the null hypotheses.

Table 4-73

Ho: There is no significant difference in adjustment between retirees who attended preretirement counseling and thought it was very helpful versus retirees attending preretirement counseling who thought it was somewhat helpful or not helpful. (540 vs. 349)

	Preretirement Counseling		
Adjustment to Retirement	Not Helpful	Very Helpful	Total %
Low	18.5%	15.4%	17.0%
Medium	44.4%	34.6%	39.6%
High	37.0%	50.0%	43.4%
Total %	100.0%	100.0%	100.0%
N	54	52	106

Table 4-74

Ho: There is no significant difference in the interviewer's rating of adjustment between retirees who attended preretirement counseling and thought it was very helpful versus retirees attending preretirement counseling who thought it was somewhat helpful or not helpful. (376 vs. 349)

	Preretirement Counseling		
Adjustment to Retirement	Not Helpful	Very Helpful	Total %
Extremely adjusted	70.4%	75.0%	72.6%
Fairly well adjusted	22.2%	17.3%	19.8%
Not adjusted	7.4%	7.7%	7.5%
Total %	100.0%	100.0%	100.0%
N	54	52	106

Table 4-75

Ho: There is no significant difference in the length of time to adjust to retirement between retirees who attended preretirement counseling and thought it was very helpful versus retirees attending preretirement counseling who thought it was somewhat helpful or not helpful. (208 vs. 349)

	Preretirement Counseling		
Time to Adjust	Not Helpful	Very Helpful	Total %
Still not adjusted	14.9%	16.0%	15.5%
Few months	14.9%	16.0%	15.5%
Few weeks	70.2%	68.0%	69.1%
Total %	100.0%	100.0%	100.0%
N	47	50	97

Table 4-76

Ho: There is no significant difference in extent of making plans for retirees between retirees who attended preretirement counseling and thought it was very helpful versus retirees attending preretirement counseling who thought it was somewhat helpful or not helpful. (560 vs. 349)

Extent of Plans For Retirement	Preretirement Counseling		
	Not Helpful	Very Helpful	Total %
Low	37.0%	17.3%	27.4%
Medium	18.5%	23.1%	20.8%
High	44.4%	59.6%	51.9%
Total %	100.0%	100.0%	100.0%
N	54	52	106

Table 4-77

Ho: There is no significant difference in satisfaction with timing of retirement decision between retirees who attended preretirement counseling and thought it was very helpful versus retirees attending preretirement counseling who thought it was somewhat helpful or not helpful. (353 vs. 349)

	Preretirement Counseling		
Retirement Decision	Not Helpful	Very Helpful	Total %
Not satisfied	51.9%	41.2%	46.7%
Satisfied	48.1%	58.8%	53.3%
Total %	100.0%	100.0%	100.0%
N	54	51	105

Table 4-78

Ho: There is no significant difference in stereotypes of retirement between retirees who attended preretirement counseling and thought it was very helpful versus retirees attending preretirement counseling who thought it was somewhat helpful or not helpful. (544 vs. 349)

	Preretirement Counseling		
Stereotypes	Not Helpful	Very Helpful	Total %
Negative	30.2%	18.0%	24.3%
Medium	37.7%	42.0%	39.8%
Positive	32.1%	40.0%	35.9%
Total %	100.0%	100.0%	100.0%
N	53	50	103

Table 4-79

Ho: There is no significant difference in retirement income between retirees who attended preretirement counseling and thought it was very helpful versus retirees attending preretirement counseling who thought it was somewhat helpful or not helpful. (593 vs. 349)

	Preretirement Counseling		
Retirement Income	Not Helpful	Very Helpful	Total %
$50-$250	15.1%	10.0%	12.6%
$300-$500	39.6%	48.0%	43.7%
$600-$900	32.1%	34.0%	33.0%
$1,000 or over	13.2%	8.0%	10.7%
Total %	100.0%	100.0%	100.0%
N	53	50	103

Table 4-80

Ho: There is no significant difference in amount of discrepancy between income expectation between retirees who attended preretirement counseling and thought it was very helpful versus retirees attending preretirement counseling who thought it was somewhat helpful or not helpful. (297 vs. 349)

	Preretirement Counseling		
Income Expectations	Not Helpful	Very Helpful	Total %
Less than expected	13.0%	17.3%	15.1%
Same or more than expected	87.0%	82.7%	84.9%
Total %	100.0%	100.0%	100.0%
N	54	52	106

Table 4-81

Ho: There is no significant difference in adequacy of retirement income between retirees who attended preretirement counseling and thought it was very helpful versus retirees attending preretirement counseling who thought it was somewhat helpful or not helpful. (463 vs. 349)

Adequacy of Retirement Income	Preretirement Counseling		
	Not Helpful	Very Helpful	Total %
Less than adequate	30.2%	15.7%	23.1%
Just adequate	45.3%	45.1%	45.2%
More than adequate	24.5%	39.2%	31.7%
Total %	100.0%	100.0%	100.0%
N	53	51	104

Table 4-82

Ho: There is no significant difference in health rating between retirees who attended preretirement counseling and thought it was very helpful versus retirees attending preretirement counseling who thought it was somewhat helpful or not helpful. (248 vs. 349)

	Preretirement Counseling		
Health Status	Not Helpful	Very Helpful	Total %
Poor or fair	9.3%	19.2%	14.2%
Good	50.0%	46.2%	48.1%
Excellent	40.7%	34.6%	37.7%
Total %	100.0%	100.0%	100.0%
N	54	52	106

Table 4-83

Ho: There is no significant difference in attitude toward health between retirees who attended preretirement counseling and thought it was very helpful versus retirees attending preretirement counseling who thought it was somewhat helpful or not helpful. (537 vs. 349)

	Preretirement Counseling		
Attitude Toward Health	Not Helpful	Very Helpful	Total %
Low	24.1%	23.1%	23.6%
Medium	37.0%	42.3%	39.6%
High	38.9%	34.6%	36.8%
Total %	100.0%	100.0%	100.0%
N	54	52	106

Table 4-84

Ho: There is no significant difference in discrepancy in expected health between retirees who attended preretirement counseling and thought it was very helpful versus retirees attending preretirement counseling who thought it was somewhat helpful or not helpful. (249 vs. 349)

	Preretirement Counseling		
Discrepancy in Health	Not Helpful	Very Helpful	Total %
Worse	5.6%	13.5%	9.4%
Same or better	94.4%	86.5%	90.6%
Total %	100.0%	100.0%	100.0%
N	54	52	106

Table 4-85

Ho: There is no significant difference in the number of retirement activities between retirees who attended preretirement counseling and thought it was very helpful versus retirees attending preretirement counseling who thought it was somewhat helpful or not helpful. (521 vs. 349)

	Preretirement Counseling		
Number of Activities	Not Helpful	Very Helpful	Total %
Low	24.1%	28.8%	26.4%
Medium	18.5%	19.2%	18.9%
High	57.4%	51.9%	54.7%
Total %	100.0%	100.0%	100.0%
N	54	52	106

Table 4-86

Ho: There is no significant difference in the extent of participation in retirement activities between retirees who attended preretirement counseling and thought it was very helpful versus retirees attending preretirement counseling who thought it was somewhat or not helpful. (525 vs. 349)

	Preretirement Counseling		
Participation	Not Helpful	Very Helpful	Total %
Low	35.2%	30.8%	33.0%
Medium	31.5%	32.7%	32.1%
High	33.3%	36.5%	34.9%
Total %	100.0%	100.0%	100.0%
N	54	52	106

Table 4-87

Ho: There is no significant difference in the degree of enjoyment of retired activities between retirees who attended preretirement counseling and thought it was very helpful versus retirees attending preretirement counseling who thought it was somewhat helpful or not helpful. (529 vs. 349)

Enjoyment of Retired Activities	Preretirement Counseling		
	Not Helpful	Very Helpful	Total %
Low	33.3%	15.4%	24.5%
Medium	31.5%	36.5%	34.0%
High	35.2%	48.1%	41.5%
Total %	100.0%	100.0%	100.0%
N	54	52	106

Table 4-88

Ho: There is no significant difference in the change in number of activities between retirees who attended preretirement counseling and thought it was very helpful versus retirees attending preretirement counseling who thought it was somewhat helpful or not helpful. (167 vs. 349)

	Preretirement Counseling		
Change in Activities	Not Helpful	Very Helpful	Total %
Decreased	7.4%	34.6%	20.8%
Stayed same	51.9%	25.0%	38.7%
Increased	40.7%	40.4%	40.6%
Total %	100.0%	100.0%	100.0%
N	54	52	106

Table 4-89

Ho: There is no significant difference in the change in activity participation since retiring between retirees who attended preretirement counseling and thought it was very helpful versus retirees attending preretirement counseling who thought it was somewhat helpful or not helpful. (168 vs. 349)

	Preretirement Counseling		
Change in Participation	Not Helpful	Very Helpful	Total %
Less participation	13.0%	23.1%	17.9%
Same participation	33.3%	21.2%	27.4%
More participation	53.7%	55.8%	54.7%
Total %	100.0%	100.0%	100.0%
N	54	52	106

Table 4-90

Ho: There is no significant difference in the change of enjoyment of activities since retiring between retirees who attended preretirement counseling and thought it was very helpful versus retirees attending preretirement counseling who thought it was somewhat helpful or not helpful. (169 vs. 349)

	Preretirement Counseling		
Change in Enjoyment	Not Helpful	Very Helpful	Total %
Less enjoyable	3.7%	7.7%	5.7%
Same enjoyment	61.1%	42.3%	51.9%
More enjoyable	35.2%	50.0%	42.5%
Total %	100.0%	100.0%	100.0%
N	54	52	106

Table 4-91

Ho: There is no significant difference in attitude toward work itself between retirees who attended preretirement counseling and thought it very helpful versus retirees attending preretirement counseling who thought it was somewhat helpful or not helpful. (554 vs. 349)

Attitude Toward My Work Itself	Preretirement Counseling		
	Not Helpful	Very Helpful	Total %
Low (negative)	27.8%	21.2%	24.5%
Medium	48.1%	36.5%	42.5%
High (positive)	24.1%	42.3%	33.0%
Total %	100.0%	100.0%	100.0%
N	54	52	106

Table 4-92

Ho: There is no significant difference in attitude toward job between retirees who attended preretirement counseling and thought it was very helpful versus retirees attending preretirement counseling who thought it was somewhat helpful or not helpful. (556 vs. 349)

	Preretirement Counseling		
Attitude Toward Job	Not Helpful	Very Helpful	Total %
Low	28.3%	9.6%	19.0%
Medium	41.5%	51.9%	46.7%
High	30.2%	38.5%	34.3%
Total %	100.0%	100.0%	100.0%
N	53	52	105

Overall Adjustment:

Overall, the chi square analysis results are as follows: For the first hypothesis, the chi square is 1.82 (2 d.f.), and an observation of the data indicates a very slight trend toward more satisfactory adjustment for those retirees who found the preretirement counseling program helpful. In Table 4-74 the chi square was .40 (2 d.f.), indicating there is no difference between retirees who found the program helpful and not helpful as recorded in the interviewer's rating of their adjustment. For Table 4-75 the chi square was .06 (2 d.f.), indicating there is no significant difference between retirees who found the program helpful and those who did not find the program helpful in length of time it takes for them to adjust to retirement.

We have already described Table 4-76 which is one of the two approaching significance. (The chi square for Table 4-76 was 5.21 (2 d.f.) which indicates there is some degree of difference between retirees who found the program helpful and those who did not in terms of the number of plans they made for their retirement.) The data in Table 4-77 yields a chi square of 1.20 (1 d.f.), and again an observation of the table indicates that retirees who found the program helpful have a slightly better attitude toward retirement than those who did not find the program helpful.

Income:

Table 4-79 yields a chi square of 1.60 (3 d.f.) and Table 4-80 yields a chi square of .39, neither of which are significant; thus, for two of the three indices concerning income during retirement, there is absolutely no difference between retirees who found the program helpful and retirees who did not. On the third factor relevant to income, i.e., the perceived adequacy of retirement income, the chi square analysis for Table 4-81 is 4.10 (2 d.f.), and an observation of the data indicates there is a fairly strong trend showing that persons who found the program more helpful are somewhat more likely to perceive their income in retirement as adequate than retirees who did not find the program helpful.

Health:

Concerning the area of health, none of the three indices were significantly related to whether or not the retiree felt the program had been helpful. Attitudes toward health, Table 4-84 yields a chi square of .30 (2 d.f.); and the other two indices of health adjustment during retirement not only yield chi squares that were not significant, but the data was arrayed in the wrong direction; i.e., Table 4-82 comparing the retiree's evaluation of his health in retirement yielded a chi square of 2.20 (2 d.f.) and Table 4-84, which reports whether or not the retiree felt his health was better or worse than expected in retirement yields a chi square of 1.1 (1 d.f.). Consequently, we can say that there appears to be no difference in the health adjustment between retirees who found the program helpful and those who did not.

Activities:

Table 4-85 which relates to the number of activities in retirement, yields a chi square of only .38 (2 d.f.); and likewise, in the area of intensity or extent of activities (Table 4-86) the chi square was only .25 (2 d.f.). However, the third hypothesis relating to activities as an indicator of adjustment in retirement, enjoyment of activities, Table 4-87, did yield a chi square of 4.7 (2 d.f.) and observation does indicate a trend in support of the fact that persons who found the program more helpful also enjoy their activities in retirement to a slightly higher degree than those who did not find the program helpful. Table 4-88 reports probably the most bazaar and unexplainable result in the study. This table relates to the change in activities before and after retirement. The analysis of the data in this table yields a chi square of 14.40 (2 d.f.) which is significant at the .001 level. However, a visual inspection of Table 4-88 indicates the data is arrayed in the wrong direction, i.e., those people who did not find the program very helpful found more change in their retirement activities than did those people who found the program helpful. ("Change," as in the other three sections of this report, means an increase in activities.) Table 4-89 reports the change in the intensity or extent of participation in retirement activities. Here the statistical analysis yields a chi square of 2.97 (2 d.f.), and observation indicates that for those persons who found the program more helpful there may be more change in the direction of their becoming more involved intensively in activities after retirement. Table 4-90 reports a chi square of 3.90 (2 d.f.) which is significant at the .20 level. Here, again, we have an indication that those persons who found the program helpful were reporting more enjoyable perceptions of their retirement activities than they had expected, whereas those persons who found the program not particularly helpful seem to be reporting they are finding their retirement activities to be less enjoyable than expected.

Overall, when all of the nineteen hypotheses are taken together, although there are many trends indicated by observing the data, there is certainly no evidence to indicate that there is any significant difference between the adjustment of persons who report they find the program very helpful as compared with those who report they do not find the program particularly helpful. In other words, the real differences which we have discovered in this study are between those persons who have taken the program and those who have not taken the program. This would indicate that even an exposure which was not seen as particularly helpful by the participant still produces better results than no participation in the program at all.

Morale Before Retirement:

In our attempt to determine the impact of preretirement counseling upon morale and job performance before retirement, we felt that it would be interesting to run an analysis of the six indices of morale and job attitude prior to retirement and compare the responses of those retirees who found the program helpful as compared to the responses of those who did not. One explanation might be that preretirement counseling helps build higher morale among older employees. Another expectation is that retirees who reported not finding the program helpful might be much more hostile to the company and to the supervision especially, and this might account for some of the reasons why they also reported the preretirement counseling program was not particularly helpful. In other words, their reporting that the program was not helpful is more a reflection of a negative attitude toward the company (poor morale) than it is a commentary on the helpfulness of the program.

The data which appears in Table 4-91 to 4-96 tends to substantiate our prediction. For example, data in Table 4-94 yields a chi square of 11.88 (2 d.f.) which is significant at the .01 level. Thus, we can reject the null hypothesis with a good deal of confidence, and we can see by visual inspection of the data that retirees who reported they found the preretirement counseling program very helpful are also reporting that they are very much more favorable toward the company than those who reported they did not find the program particularly helpful. We can also see in Table 4-92 the same pattern. An analysis of the data in Table 4-92 yields a chi square of 7.10 (2 d.f.) which indicates there is a significant difference at the .05 level, and consequently, we can reject the null hypothesis with some confidence. As we visually inspect the data in Table 4-92 we can see that those persons who report they felt the preretirement counseling program was helpful also report they were much more favorable toward their supervision before retirement than do those people who report that the preretirement counseling program was not particularly helpful.

Because of the lower level of significance the other four hypotheses cannot be rejected with any degree of confidence, but an observation of the data certainly indicates that persons who found the program helpful are much more favorable towards everything from the amount of their pension and the fairness of mandatory retirement, to matters related to their job and work in general. Concerning retirees attitudes toward work, Table 4-91 yields a chi square of 3.98 (2 d.f.) which is significant at the .25 level. Table 4-93 yields a chi square of 5.95 (2 d.f.) which is significant at the .10 level. Thus, for both attitudes toward the work and attitudes toward the job there is some difference between retirees who found the program helpful and those who did not find the program helpful, and in both instances, it is in the direction of being more favorable for those who found the program helpful. Table 4-95 yields a chi square of 3.75 (3 d.f.) which is significant at the .30 level, and Table 4-96 yields a chi square of 1.29 (1 d.f.), which is also significant at the .30 level. Thus, in both the matter of the retirees attitude toward the fairness of the pension and the fairness of the company's mandatory retirement policy, those retirees who found the preretirement counseling program helpful also are reporting they are more satisfied with the pension and retirement policy. However, in all four cases, the differences are quite slight and none of the null hypotheses can be rejected.

Table 4-93

Ho: There is no significant difference in attitude toward supervision between retirees who attended preretirement counseling and thought it was very helpful versus retirees attending preretirement counseling who thought it was somewhat helpful or not helpful. (552 vs. 349)

Attitude Toward Supervision	Preretirement Counseling		
	Not Helpful	Very Helpful	Total %
Low (negative)	44.4%	23.1%	34.0%
Medium	29.6%	28.8%	29.2%
High (positive)	25.9%	48.1%	36.8%
Total %	100.0%	100.0%	100.0%
N	54	52	106

Table 4-94

Ho: There is no significant difference in attitude toward company between retirees who attended preretirement counseling and thought it was very helpful versus retirees attending preretirement counseling who thought it was somewhat helpful or not helpful. (558 vs. 349)

	Preretirement Counseling		
Attitude Toward Company	Not Helpful	Very Helpful	Total %
Low	34.0%	11.5%	22.9%
Medium	41.5%	34.6%	38.1%
High	24.5%	53.8%	39.0%
Total %	100.0%	100.0%	100.0%
N	53	52	105

Table 4-95

Ho: There is no significant difference in satisfaction with pension income between retirees who attended preretirement counseling and thought it was very helpful versus retirees attending preretirement counseling who thought it was somewhat helpful or not helpful. (465 vs. 349)

	Preretirement Counseling		
Satisfaction With Pension Income	Not Helpful	Very Helpful	Total %
Very dissatisfied	11.3%	5.9%	8.7%
Somewhat dissatisfied	32.1%	19.6%	26.0%
Somewhat satisfied	34.0%	43.1%	38.5%
Very satisfied	22.6%	31.4%	26.9%
Total %	100.0%	100.0%	100.0%
N	53	51	104

Table 4-96

Ho: There is no significant difference in attitude toward mandatory retirement between retirees who attended preretirement counseling and thought it was very helpful versus retirees attending preretirement counseling who thought it was somewhat helpful or not helpful. (204 vs. 349)

	Preretirement Counseling		
Attitude Toward Mandatory Retirement	Not Helpful	Very Helpful	Total %
No, it's not fair	44.2%	33.3%	38.8%
Yes, it's fair	55.8%	66.7%	61.2%
Total %	100.0%	100.0%	100.0%
N	52	51	103

C. The Effect of Preretirement Counseling on Resistance to Retirement

Section V

A Comparison of Responses of Older Employees Concerning the Effects of Preretirement Counseling on Resistance to Retirement:

Employees in Companies with Programs vs. Those Without:

As in the previous sections of this chapter, we analyzed our data in four ways. First, we compared all employees in companies without preretirement counseling programs as compared with all employees presently working in companies without preretirement counseling programs (we are defining "all employees" as those age sixty to sixty-five). Secondly, we compared the responses of all employees in our sample who had not attended preretirement counseling programs. Thirdly, taking only those companies which had preretirement counseling programs, we compared the responses of employees who had taken preretirement counseling and who had found it "very helpful" versus those employees who had taken preretirement counseling, but who found it only "somewhat helpful," or "not helpful."

In looking at the comparison of responses between those employees in companies with preretirement counseling programs versus those employees in companies without preretirement counseling programs, we find that on none of the general indices of resistance to retirement do we find significant differences at a high enough level of significance which would allow us to reject the null hypotheses with any degree of confidence. Likewise, we found no significant difference between the responses of employees on expected income, expected adequacy of income, or expected activities, present activities, on an objective rating of their health, or on their health attitudes. An observation of some of the data tables indicates there is a slight degree of difference between the two groups, in the direction which we expected (i.e., that persons in companies with preretirement counseling programs would be less resistant to retirement etc.), however, none of these differences are large enough to allow us to reject the null hypothesis.

Overall Resistance to Retirement:

For example, an examination of Tables 4-97 through 4-101, which represents the data which is related to five measurements of general resistance to retirement, we find that the overall scale of resistance to retirement yielded a chi square of only 1.45 (2 d.f.); the interviewers' rating of the employees' resistance to retirement (represented in Table 4-98) yielded a chi square of only 6.76 (4 d.f.), which is significant only at the .25 level; and for the question concerning the length of time that the employee expected it would take for him to adjust satisfactorily to retirement (Table 4-99), the analysis yielded a chi square of only .34. Concerning the extent of the employee's planning for retirement (Table 4-100), the chi square analysis was 3.79 (2 d.f.), which is only significant at the .25 level; and concerning the employee's stereotype of retirement (Table 4-101) we find that the chi square of 4.42 (2 d.f.) is only significant at the .25 level.

Thus, although three out of the five measurements of resistance to retirement do indicate a slight trend in the expected direction, i.e., less resistance for those employees in companies with preretirement counseling, none of the levels of significance are high enough to allow us to reject the null hypotheses with any degree of confidence. It was interesting to note in passing that there is more difference between the two groups in terms of the observed resistance to retirement than there is in reported resistance to retirement. In other words, the interviewer perceived resistance during the hour interview for more employees than were willing to admit it.

Table 4-97

Ho: There is no significant difference in level of resistance to retirement between employees from companies with and without counseling programs. (540 vs. 603)

	Preretirement Counseling		
Resistance to Retirement	Program	No Program	Total %
High	41.2%	49.4%	44.4%
Medium	22.7%	21.5%	22.2%
Low	36.1%	29.1%	33.3%
Total %	100.0%	100.0%	100.0%
N	119	79	198

Table 4-98

Ho: There is no significant difference in the interviewer's rating of resistance between employees from companies with and without counseling programs. (376 vs. 603)

	Preretirement Counseling		
Resistance to Retirement	Program	No Program	Total %
Extremely resistant	8.4%	12.7%	10.1%
Somewhat resistant	12.6%	20.3%	15.7%
Borderline case	18.5%	7.6%	14.1%
Looking forward to it	52.9%	50.6%	52.0%
Can't wait to stop work	7.6%	8.9%	8.1%
Total %	100.0%	100.0%	100.0%
N	119	79	198

Table 4-99

Ho: There is no significant difference in the expected length of time to adjust to retirement between employees from companies with and without counseling programs. (208 vs. 603)

	Preretirement Counseling		
Time to Adjust	Program	No Program	Total %
Will not adjust	26.7%	23.1%	25.3%
Few months	20.0%	21.8%	20.7%
Few weeks	53.3%	55.1%	54.0%
Total %	100.0%	100.0%	100.0%
N	120	78	198

Table 4-100

Ho: There is no significant difference in extent of plans for retirement between employees from companies with and without counseling programs. (560 vs. 603)

	Preretirement Counseling		
Extent of Plans for Retirement	Program	No Program	Total %
Low	36.4%	50.0%	41.8%
Medium	39.0%	28.2%	34.7%
High	24.6%	21.8%	23.5%
Total %	100.0%	100.0%	100.0%
N	118	78	196

Table 4-101

Ho: There is no significant difference in stereotypes of retirement between employees from companies with and without counseling programs. (544 vs. 603)

	Preretirement Counseling		
Stereotypes	Program	No Program	Total %
Negative	34.2%	35.1%	34.6%
Medium	38.6%	50.0%	43.1%
Positive	27.2%	14.9%	22.3%
Total %	100.0%	100.0%	100.0%
N	114	74	188

Expected Retirement Income:

An inspection of the data in Tables 4-102 and 4-103 indicate that employees in companies with preretirement counseling programs tend to have a higher expectation of retirement income than those in companies without preretirement counseling, however, the chi square of 1.45 (1 d.f.) is only significant at the .25 level, and thus we cannot reject the null hypothesis with any degree of confidence. In Table 4-104, we find there is essentially no difference between expectation of income adequacy between employees in the two types of companies (chi square, .88).

Table 4-102

Ho: There is no significant difference in expected retirement income between employees from companies with and without counseling programs. (593 vs. 603)

	Preretirement Counseling		
Retirement Income	Program	No Program	Total %
$0-$550	59.6%	68.7%	63.1%
$550-over	40.4%	31.3%	36.9%
Total %	100.0%	100.0%	100.0%
N	109	67	176

Table 4-103

Ho: There is no significant difference in expected adequacy of retirement income between employees from companies with and without counseling programs. (463 vs. 603)

	Preretirement Counseling		
Adequacy of Retirement Income	Program	No Program	Total %
Less than adequate	33.3%	40.0%	35.8%
Just adequate	55.0%	50.8%	53.4%
More than adequate	11.7%	9.2%	10.8%
Total %	100.0%	100.0%	100.0%
N	111	65	176

Expected Retirement Health:

Concerning the differences between present health of employees, as well as their attitudes toward their health, there again appears to be little difference between the employees in companies with preretirement counseling and those in companies without preretirement counseling programs. In fact, an examination of Table 4-104 indicates that those employees in companies without preretirement counseling programs have a slightly better health report than those employees from companies with preretirement counseling programs, although the chi square of 1.82 (2 d.f.) indicates no significant difference. Concerning attitudes toward health (Table 4-105) the statistical analysis yields a chi square of 3.17 (2 d.f.) which is significant only at the .25 level. Although an inspection of the data indicates there is a slightly more positive attitude toward health for those employees in companies with preretirement counseling programs, the level of significance falls short of that required to reject the null hypothesis with any degree of confidence.

Table 4-104

Ho: There is no significant difference in health rating between employees from companies with and without counseling programs. (246 vs. 603)

	Preretirement Counseling		
Health Rating	Program	No Program	Total %
Poor or fair	14.0%	8.9%	12.0%
Good	50.4%	48.1%	49.5%
Excellent	35.5%	43.0%	38.5%
Total %	100.0%	100.0%	100.0%
N	121	79	200

Table 4-105

Ho: There is no significant difference in attitudes toward health between employees from companies with and without counseling programs. (537 vs. 603)

	Preretirement Counseling		
Attitude Toward Health	Program	No Program	Total %
Low	39.5%	32.9%	36.9%
Medium	26.1%	38.0%	30.8%
High	34.5%	29.1%	32.3%
Total %	100.0%	100.0%	100.0%
N	119	79	198

Expected Retirement Activities:

An observation of the data in Tables 4-106 through 4-111 leads us to the same general conclusion as the other data presented so far, i.e., there appears to be little or no difference between the activities either present or expected, between employees in companies with preretirement counseling and those in companies without preretirement counseling programs. Table 4-106 expresses the relationship between present activities and preretirement counseling and indicates that employees in companies with preretirement counseling programs do tend to be involved in a somewhat larger number of activities, however, the chi square of 4.10 (2 d.f.) is only significant at the .25 level, which is not high enough to allow us to reject the null hypothesis with any degree of confidence. A statistical analysis of the data in Table 4-107, 4-108, and 4-111 yield a chi square of .90, 1.07, and 1.81 respectively, obviously none of which approach significance at any level. Thus, we cannot reject the null hypotheses for present intensity of participation in activities, expected intensity after retirement, nor expected enjoyment of activities after retirement. Table 4-110 yields a chi square of 3.89 (2 d.f.) which is significant at the .25 level. However, an inspection of the data in this table indicates that those employees in companies without preretirement counseling programs report they presently enjoy their activities more than employees in companies with preretirement counseling programs. Although the level of significance will not allow us to reject the null hypothesis, it is interesting to speculate on the reasons why employees who have not been counseled about retirement would report a slightly higher level of enjoyment of their present activities. The most obvious explanation is that this report of a high level of enjoyment of present activities may be one way of reporting resistance to retirement, i.e., persons may be resistant to retirement because they are presently enjoying life. Table 4-107 also reports data which indicates a relationship opposite that which we expected. An inspection of this table shows that employees in companies without preretirement counseling programs report they expect more activities in retirement than do those employees in companies with preretirement counseling programs, however, the chi square analysis of this data is only 2.72 (2 d.f.), which is only significant at the .30 level, and we therefore cannot reject our null hypothesis with any degree of confidence.

Table 4-106

Ho: There is no significant difference in the number of preretirement activities between employees from companies with and without counseling programs. (521 vs. 603)

Number of Activities	Preretirement Counseling Program	No Program	Total %
Low	31.7%	39.2%	34.7%
Medium	32.5%	38.0%	34.7%
High	35.0%	22.8%	30.2%
Total %	100.0%	100.0%	100.0%
N	119	79	198

Table 4-107

Ho: There is no significant difference in expected number of retirement activities after retirement between employees in companies with and without counseling programs. (164 vs. 603)

Expected Number of Activities After Retirement	Preretirement Counseling Program	No Program	Total %
Less	8.3%	3.8%	6.5%
Same	40.8%	35.4%	38.7%
Greater	50.8%	60.8%	54.8%
Total %	100.0%	100.0%	100.0%
N	120	79	199

Table 4-108

Ho: There is no significant difference in the extent of participation in preretirement activities and counseling between employees from companies with and without counseling programs. (525 vs. 603)

Participation	Preretirement Counseling Program	No Program	Total %
Low	32.8%	39.2%	35.4%
Medium	31.1%	29.1%	30.3%
High	36.1%	31.6%	34.3%
Total %	100.0%	100.0%	100.0%
N	119	79	198

Table 4-109

Ho: There is no significant difference in expected participation in activities after retirement between employees from companies with and without counseling programs. (165 vs. 603)

Expected Participation After Retirement	Preretirement Counseling		
	Program	No Program	Total %
Decrease	2.5%	2.5%	2.5%
Same	19.2%	25.3%	21.6%
Increase	78.3%	72.2%	75.9%
Total %	100.0%	100.0%	100.0%
N	120	79	199

Table 4-110

Ho: There is no significant difference in the degree of enjoyment of preretirement activities between employees from companies with and without counseling programs. (529 vs. 603)

Enjoyment of Activities	Preretirement Counseling		
	Program	No Program	Total %
Low	36.1%	24.1%	31.3%
Medium	28.6%	39.2%	32.8%
High	35.3%	36.7%	35.9%
Total %	100.0%	100.0%	100.0%
N	119	79	198

Table 4-111

Ho: There is no significant difference in the expected degree of enjoyment of retirement activities between employees from companies with and without counseling programs. (166 vs. 603)

Expected Enjoyment After Retirement	Preretirement Counseling		
	Program	No Program	Total %
Less	1.7%	1.3%	1.5%
Same	35.0%	26.6%	31.7%
Increase	24.2%	25.3%	24.6%
Greatly increase	39.2%	46.8%	42.2%
Total %	100.0%	100.0%	100.0%
N	120	79	199

As will be reported later (Section V, Part B), we did find in our comparisons of persons who had participated in preretirement counseling versus persons who had not participated in preretirement counseling, a statistically significant difference, but again in favor of those persons who had not participated in preretirement counseling. It was interesting to note, however, that employees who had not participated in preretirement counseling expect to be involved in a much larger number of activities after retirement than do employees who have participated in counseling. This might be interpreted as supporting our overall hypothesis; because in actuality the retirees in our study reported they participated in fewer activities after retirement than they expected. Thus, these results suggest that persons who had not participated in preretirement counseling have a *more inaccurate stereotype* than those persons who had participated. The issue thus appears to be one where the resistors may be saying, "After retirement, I'll begin to participate in more activities," whereas those who resist less, plan more, and begin to participate in more activities *before* they retire.

The reader of this report may recall that one of the reasons we compared all employees in companies with preretirement counseling against employees in companies without preretirement counseling, even though we knew that a good number of these employees in companies with programs had not participated in the programs, was because we wanted to test the possibility of an "osmosis effect." That is, we wanted to test the possibility that in a company with a program it might not be necessary for all persons to actively have participated in the counseling. A counselee might pass on the appropriate information, and thereby become a counselor to other employees in the firm. However, an observation of the data which has been presented in the first fifteen tables would indicate that if indeed there is any effect of preretirement counseling on the attitudes of preretirees, it certainly does not show up company wide. Consequently, the next step in our analysis was to compare the attitudes of those employees who had participated in preretirement counseling programs as compared with all employees who had not participated in preretirement counseling programs.

Employees who Have Taken Preretirement Counseling vs. All Employees Who Have Not

An examination of Table 4-112 through 4-126 show us that there are only four of these sixteen items which differentiate employees who have attended preretirement counseling, as compared with those who have not, at a level of significance which allows us to reject the null hypothesis with any degree of confidence. In addition, two of the tables indicate the relationship is in the "wrong" direction, i.e., more favorable for those without counseling. The most significant item which differentiates those persons who have had counseling from those who have not concerns retirement stereotypes (Table 4-116), indicating that persons who have attended preretirement counseling have a much more favorable and realistic attitude toward their future retirement than employees who have not. The data in Table 4-121 indicates that employees who have participated in preretirement counseling are involved in a much greater number of activities than those persons who have not participated in preretirement counseling. Table 4-122 shows a significant difference at the .05 level, but in the "wrong" direction, i.e., indicating that employees without counseling expect more change (increase) in activities after retirement than employees who have been involved in counseling. Again, this is consistent with our earlier tentative explanation, i.e., those employees who have participated in preretirement counseling are not only more involved at the present time in activities, but also have a more realistic expectation of the degree of increase in activities after retirement. This pattern is probably related to the often heard expression among older employees that: "When I retire, I'm going to take up all those activities which I have always wanted to do, but have always been 'too busy' to do." However, persons who have participated in preretirement counseling begin to engage in more activities and develop their interest *prior* to retirement.

The fourth null hypothesis which we were able to reject with some degree of confidence concerns the relationship between counseling and the respondent's present rating of his health, but an inspection of Table 4-119 indicates that those persons who have *not* participated in preretirement counseling report that their health is *better* than those persons who have participated in preretirement counseling. A possible explanation of this apparently inconsistent finding can be outlined as follows: Since one of the goals of preretirement counseling is to force the preretiree to take an accurate and critical look at his present health through medical examinations and consequently, be able to plan more realistically for his future retirement, it therefore might be expected that employees who had accurately, with the aid of a doctor, looked at their present health would report they were less healthy than employees who had not participated in preretirement counseling, had not objectively examined their health, and consequently were possibly looking at their health in a more favorable light than warranted by the actual facts of the situation.

Table 4-112

Ho: There is no significant difference in levels of resistance to retirement between employees with and without counseling. (540 vs. 604)

	Preretirement Counseling		
Resistance to Retirement	Counseled	Not Counseled	Total %
High	36.4%	47.2%	44.4%
Medium	30.9%	21.1%	23.6%
Low	32.7%	31.7%	31.9%
Total %	100.0%	100.0%	100.0%
N	55	161	216

Table 4-113

Ho: There is no significant difference in the interviewer's rating of resistance between employees with and without counseling. (376 vs. 604)

	Preretirement Counseling		
Resistance to Retirement	Counseled	Not Counseled	Total %
Extremely resistant	5.5%	10.6%	9.3%
Somewhat resistant	10.9%	16.2%	14.9%
Borderline case	23.6%	11.9%	14.9%
Looking forward to it	52.7%	53.8%	53.5%
Can't wait to stop work	7.3%	7.5%	7.4%
Total %	100.0%	100.0%	100.0%
N	55	160	215

Table 4-114

Ho: There is no significant difference in the expected length of time to adjust to retirement between employees with and without counseling. (208 vs. 604)

	Preretirement Counseling		
Time to Adjust	Counseled	Not Counseled	Total %
Will never get used to retirement	21.4%	29.4%	27.3%
Few months	23.2%	20.0%	20.8%
Few weeks	55.4%	50.6%	51.9%
Total %	100.0%	100.0%	100.0%
N	56	160	216

Table 4-115

Ho: There is no significant difference in extent of plans for retirement between employees with and without counseling. (560 vs. 604)

Extent of Plans for Retirement	Preretirement Counseling		
	Counseled	Not Counseled	Total %
Few plans	36.4%	40.9%	39.7%
Medium	36.4%	36.5%	36.4%
Many plans	27.3%	22.6%	23.8%
Total %	100.0%	100.0%	100.0%
N	55	159	214

Table 4-116

Ho: There is no significant difference in stereotypes of retirement between employees with and without counseling. (544 vs. 604)

	Preretirement Counseling		
Stereotypes	Counseled	Not Counseled	Total %
High (negative)	25.5%	36.4%	33.7%
Medium	35.3%	45.5%	42.9%
Low (positive)	39.2%	18.2%	23.4%
Total %	100.0%	100.0%	100.0%
N	51	154	205

Table 4-117

Ho: There is no significant difference in expected retirement income between employees with and without counseling. (593 vs. 604)

	Preretirement Counseling		
Expected Retirement Income	Counseled	Not Counseled	Total %
$0-$550	51.9%	65.0%	61.5%
$550-over	48.1%	35.0%	38.5%
Total %	100.0%	100.0%	100.0%
N	52	140	192

Table 4-118

Ho: There is no significant difference in adequacy of expected retirement income between employees with and without counseling. (463 vs. 604)

Adequacy of Expected Retirement Income	Preretirement Counseling		
	Counseled	Not Counseled	Total %
Less than adequate	28.3%	38.1%	35.4%
Just adequate	54.7%	53.2%	53.6%
More than adequate	17.0%	8.6%	10.9%
Total %	100.0%	100.0%	100.0%
N	53	139	192

Table 4-119

Ho: There is no significant difference in health rating between employees with and without counseling. (246 vs. 604)

	Preretirement Counseling		
Health Rating	Counseled	Not Counseled	Total %
Poor or fair	17.5%	9.3%	11.5%
Good	57.9%	47.2%	50.0%
Excellent	24.6%	43.5%	38.5%
Total %	100.0%	100.0%	100.0%
N	57	161	218

Table 4-120

Ho: There is no significant difference in retirees attitude toward health between employees with and without counseling. (537 vs. 604)

	Preretirement Counseling		
Attitude Toward Health	Counseled	Not Counseled	Total %
Low (negative)	43.6%	35.4%	37.5%
Medium	27.3%	32.9%	31.5%
High (positive)	29.1%	31.7%	31.0%
Total %	100.0%	100.0%	100.0%
N	55	161	216

Table 4-121

Ho: There is no significant difference in the number of preretirement activities between employees with and without counseling. (521 vs. 604)

	Preretirement Counseling		
Number of Activities	Counseled	Not Counseled	Total %
Low	35.7%	32.9%	33.6%
Medium	23.2%	38.5%	34.6%
High	39.3%	28.6%	31.3%
Total %	100.0%	100.0%	100.0%
N	55	161	216

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Table 4-122

Ho: There is no significant difference in expected number of retirement activities between employees with and without counseling. (164 vs. 604)

Expected Number of Activities	Preretirement Counseling		
	Counseled	Not Counseled	Total %
Less	12.5%	3.7%	6.0%
Same	44.6%	37.3%	39.2%
Greater	42.9%	59.0%	54.8%
Total %	100.0%	100.0%	100.0%
N	56	161	217

Table 4-123

Ho: There is no significant difference in the extent of participation in activities before retirement between employees with and without counseling. (525 vs. 604)

	Preretirement Counseling		
Participation	Counseled	Not Counseled	Total %
Low	25.5%	37.9%	34.7%
Medium	32.7%	31.7%	31.9%
High	41.8%	30.4%	33.3%
Total %	100.0%	100.0%	100.0%
N	55	161	216

Table 4-124

Ho: There is no significant difference in expected participation in activities between employees with and without counseling. (165 vs. 604)

	Preretirement Counseling		
Expected Participation	Counseled	Not Counseled	Total %
Less	3.6%	1.9%	2.3%
Same	30.4%	19.3%	22.1%
Greater	66.1%	78.9%	75.6%
Total %	100.0%	100.0%	100.0%
N	56	161	217

Table 4-125

Ho: There is no significant difference in the degree of enjoyment of preretirement activities between employees with and without counseling. (529 vs. 604)

	Preretirement Counseling		
Enjoyment of Activities	Counseled	Not Counseled	Total %
Low	40.0%	29.2%	31.9%
Medium	23.6%	36.6%	33.3%
High	36.4%	34.2%	34.7%
Total %	100.0%	100.0%	100.0%
N	55	161	216

Table 4-126

Ho: There is no significant difference in degree of expected enjoyment of retirement activities between employees with and without counseling. (166 vs. 604)

	Preretirement Counseling		
Expected Enjoyment	Counseled	Not Counseled	Total %
Decrease	3.6%	0.6%	1.4%
Same	33.9%	31.3%	31.9%
Somewhat more	21.4%	25.0%	24.1%
Much more	41.1%	43.1%	42.6%
Total %	100.0%	100.0%	100.0%
N	56	160	216

Overall Resistance to Retirement:

An inspection of the five measurements of resistance to retirement (Tables 4-112 through 4-116) indicate that one relationship (stereotypes of retirement) is statistically significant, two more are in the right direction, but do not achieve a level of significance which allows us to reject the null hypotheses (resistance to retirement and interviewer rated resistance), and two more indicate there is no difference between persons attending and those not attending preretirement counseling programs (length of time expected for adjustment and plans for retirement).

An inspection of Table 4-112 indicates a chi square of 2.76 (2 d.f.) which is significant only at the .25 level. This would indicate that employees who attended preretirement counseling programs did report less resistance to retirement than those who did not, but the difference between the two groups is not strong enough to allow us to reject the null hypothesis with any degree of confidence. The same is true in Table 4-113 which reports data from the interviewer's rating of the respondent's resistance to retirement. Here the chi square analysis is 5.76 (4 d.f.) which is also significant only at the .25 level, and again, although there is less observed resistance to retirement among those persons who have attended preretirement counseling, the trend is not strong enough to allow us to reject the null hypothesis with any degree of confidence.

Analysis of data in Table 4-114 concerning length of time that the employee expects it will take for him to adjust after retirement yields a chi square of 1.34, and Table 4-115 yields a chi square of .58, neither of which approach significance. Therefore, there appears to be no difference between persons who have attended preretirement counseling and those who have not in terms of either their expectation about the length of time it will take for them to adjust to retirement or the amount of plans they are making for retirement. The lack of results on the planning variable is disturbing, since the major goal of preretirement counseling is to promote planning. Two interrelated explanations are possible. First, employees who resist retirement may make this resistance with "plans," i.e., the employee who says "I'm going to do all those things after I retire, but now I'm too busy," or "I can't retire yet because I can't afford it yet." These statements reflect an attitude of planning ahead, but they usually also reflect a superficial or inaccurate approach which thus allows their planning to result in verification of the fact that they can't retire. On the other hand, employees who have participated in preretirement counseling realize that true planning is hard work and they may therefore tend to underestimate the amount of planning they are actually doing. Thus, the two groups of employees may be using different criteria for reporting the amount of planning actually being done.

The major difference between the two groups of employees appears to be their attitudes toward retirement, or as we have expressed it, their stereotype of retirement. The chi square for the data in Table 4-116 is 9.51 (2 d.f.) which is significant at the .01 level, and thus allows us to reject the null hypothesis with a great deal of confidence. Thus, employees who have not taken preretirement counseling are much more likely to have a negative stereotype of life in retirement.

Expected Retirement Income:

An analysis of the data in Tables 4-117 and 4-118 also shows there is some difference between employees who have taken preretirement counseling and those who have not in terms of their expectations about the actual amount of income after retirement as well as their expectation of the adequacy of this income. A statistical analysis of the data in Table 4-117 yields a chi square of 2.74 (1 d.f.) which is significant at the .10 level. Although this is not high enough to allow us to reject the null hypothesis with a great deal of confidence, it does indicate that employees who have taken preretirement counseling do expect to have a higher income after retirement than those persons who have not taken preretirement counseling. Likewise, in Table 4-118, the chi square for this data is 3.51 (2 d.f.) which is only significant at the .25 level and thus we cannot reject the null hypothesis with any degree of confidence; however, again an inspection of the data indicates that employees who have taken preretirement counseling do expect their income after retirement will be more adequate than do those employees who have not participated in preretirement counseling.

Expected Health in Retirement:

We have already reported and commented upon the data in Table 4-119. The chi square for this data is 7.26 (2 d.f.) which is significant at the .05 level which allows us to reject the null hypothesis with some degree of confidence. There does appear to be a difference in the reported health of the two groups of employees, in favor of the employees who have not participated in preretirement counseling. To complicate our understanding, an analysis for the data in Table 4-120 (concerning the employee's present attitudes toward his health) yields a chi square of only 1.24 which is not significant at any level of confidence.

Some explanation is necessary, and either of the following two explanations might be appropriate. First, as we have already reported those persons who have taken preretirement counseling may be more aware of their present state of health, and thus, are reporting a more accurate and therefore, somewhat less healthy state of well being than are their counter parts who have not participated in preretirement counseling. On the other hand, the data in Table 4-120 indicates that there is no difference in the attitudes of the two groups about their health adequacy. This would indicate that employees who have participated in preretirement counseling, even though they are aware that their health is not as good as they might have hoped, have at the same time begun to make plans to compensate for their health problems in retirement, and thus, their attitude about health would be expected to be as positive as those persons who are unaware of their health problems. A second possible explanation for these results might be that those employees who have poor health are to a greater extent looking forward to retirement, and therefore planning for retirement, and consequently, would be expected to have attended the preretirement session in greater numbers than employees whose health is considerably better, and consequently, are planning to continue work longer than their counterparts whose health is not as good. Unfortunately, the data in our study will not allow us to know which, if either, of these tentative explanations, are the real reasons behind the kind of phenomenon being reported in Tables 4-119 and 4-120.

Expected Retirement Activities:

In Table 4-121 and 4-122 we see somewhat the same kind of pattern as in the health area. Table 4-121 indicates there is a statistically significant difference between the number of activities for those employees with and without counseling. The chi square of 7.35 (2 d.f.) is significant at the .05 level and we are therefore able to reject the null hypothesis with some confidence. However, Table 4-122, which also is significant at the .05 level with a chi square of 7.89 (2 d.f.), indicates that a higher percentage of those employees without counseling expect an increase in activities after retirement, than do those with counseling. This finding is certainly inconsistent with our original expectation, but the apparent inconsistency might be explained in the following way:

Employees who have participated in preretirement counseling are already participating in more activities than their counterparts (see Table 4-122), but their expectations are more realistic in the fact that they do not expect a lot of increase in activities after retirement. On the other hand, some of the employees who have not participated in preretirement counseling probably hold a more inaccurate expectation of retirement and thus, have a false expectation about the amount of increase in activities after retirement. The apparent inconsistency in the results of the analysis presented in Tables 4-121 and 4-122 may also be related to the often observed phenomenon that a person who is resisting retirement is often a man who is "dedicated to his work," so much so that he has not developed interests in activities begins to act as a reinforcement of his resistance to retirement, i.e., as he begins to realize that he does not have activities to fall back upon in retirement, he becomes even more intense in his commitment towards his job. This type of person would probably also not attend preretirement counseling, but his response to "expected activities in retirement" would undoubtedly be that his expected activities would "increase," because, in fact, that is the only direction they can go, i.e., up.

Table 4-123 yields a chi square of 3.43 (2 d.f.) which is significant only at the .25 level, and this does not allow us to reject the null hypothesis; however, an examination of the data indicates that persons who have participated in preretirement counseling are slightly more intensive in their participation in activities at the present time than are persons who have not. On the other hand, Tables 4-124, 4-125, and 4-126 indicate there is a slight tendency for persons who have not participated in preretirement counseling to expect that intensity of participation will increase after retirement, to enjoy their activities more at the present time (which may be rationalization, since they tend to have less activities and participate less intensely), and to expect that enjoyment to increase, all to a greater extent than persons who have participated in preretirement counseling. However, none of these differences are statistically significant at a level which will allow us to reject the null hypothesis with any confidence. For example, in Table 4-124 the chi square is 3.74 (2 d.f.) which is significant only at the .25 level; and the chi square for Table 4-125 is 3.64 (2 d.f.), which is also only significant at the .24 level. An examination of both of these tables shows there is some degree of difference between the responses of the two groups of employees, but neither is strong enough so that we can say with a good deal of confidence that there is a significant difference. There is even less difference between the two groups on expected enjoyment in retirement. The chi square for Table 4-126 is 3.95 (3 d.f.), which is not significant. These results seem to verify the explanation outlined in the previous paragraph.

Thus, in review we can say that preretirement counseling seems to have its most measurable effect in terms of: (a) changing the stereotype of the employee toward retirement, (b) getting him to become more active before retirement, i.e., getting him to increase his participation in activities before he retires, and (c) to some degree may effect his planning and attitudes toward his income after retirement. The lack of participation in preretirement counseling seems to be related to more optimistic report on present level of health as well as more optimism concerning expected activities after retirement. All the rest of the measurements concerning hypothesized differences between employees attending and not attending preretirement counseling sessions were not statistically significant, although a number did approach significance in a manner which can be interpreted in terms of our overall hypothesis concerning the effect of preretirement counseling upon employees prior to retirement.

Employees in Companies with Preretirement Counseling Programs: Those who have vs. Have Not Taken Preretirement Counseling:

We attempted a third series of tests using the same indices, but this time comparing the responses of employees in companies with counseling, comparing those employees who have taken advantage of the preretirement counseling program versus those employees who have not. It was our assumption in making these tests, that employees who have the opportunity to participate in preretirement counseling, but who have chosen not to would probably represent the strongest resistance to retirement. Unfortunately, this did not prove to be the case. On none of the fifteen indices did we find a greater degree of significance between the two groups than had been previously reported. In short, an examination of Tables 4-127 through 4-141 indicate approximately the same kind of results as we found in an examination of Tables 4-112 through 4-126.

The only statistically significant difference between the two groups were on stereotypes, indicating that employees who had participated in preretirement counseling had a much more favorable attitude toward retirement than those persons who had not participated in counseling. There was also a statistically significant difference in terms of expected intensity of participation in activities after retirement, but as reported earlier, those persons who had not taken counseling reported a higher expectation in intensity after retirement than did those persons who had participated in counseling. The differences between objective health, and present number of activities, reported by the two groups of employees also approached statistical significance, indicating that employees who had participated in preretirement counseling reported slightly better health at the present time as well as slightly more activities at the present time than persons who had not participated in preretirement counseling.

Table 4-127

Ho: There is no significant difference in resistance to retirement between employees with and without counseling. (540 vs. 604)

	Preretirement Counseling		
Resistance to Retirement	Counseled	Not Counseled	Total %
High	36.4%	45.3%	41.2%
Medium	30.9%	15.6%	22.7%
Low	32.7%	39.1%	36.1%
Total %	100.0%	100.0%	100.0%
N	55	64	119

Table 4-128

Ho: There is no significant difference in the interviewer's rating of resistance for employees with and without counseling. (376 vs. 604)

	Preretirement Counseling		
Resistance to Retirement	Counseled	Not Counseled	Total %
Extremely resistant	5.5%	10.9%	8.4%
Somewhat resistant	10.9%	14.1%	12.6%
Borderline case	23.6%	14.1%	18.5%
Looking forward to it	52.7%	53.1%	52.9%
Can't wait to stop work	7.3%	7.8%	7.6%
Total %	100.0%	100.0%	100.0%
N	55	64	119

Table 4-129

Ho: There is no significant difference in the expected length of time to adjust to retirement between employees with and without counseling. (208 vs. 604)

	Preretirement Counseling		
Time to Adjust	Counseled	Not Counseled	Total %
Will never get used to retirement	21.4%	31.3%	26.7%
Few months	23.2%	17.2%	20.0%
Few weeks	55.4%	51.6%	53.3%
Total %	100.0%	100.0%	100.0%
N	56	64	120

Table 4-130

Ho: There is no significant difference in extent of plans for retirement between employees with and without counseling. (560 vs. 604)

Extent of Plans for Retirement	Preretirement Counseling		
	Counseled	Not Counseled	Total %
Few plans	36.4%	36.5%	36.4%
Medium	36.4%	41.3%	39.0%
Many plans	27.3%	22.2%	24.6%
Total %	100.0%	100.0%	100.0%
N	55	63	118

Table 4-131

Ho: There is no significant difference in stereotypes of retirement between employees with and without counseling. (544 vs. 604)

	Preretirement Counseling		
Stereotypes	Counseled	Not Counseled	Total %
High (negative)	25.5%	41.3%	34.2%
Medium	35.3%	41.3%	38.6%
Low (positive)	39.2%	17.5%	27.2%
Total %	100.0%	100.0%	100.0%
N	51	63	114

Table 4-132

Ho: There is no significant difference in expected retirement income between employees with and without counseling. (593 vs. 604)

	Preretirement Counseling		
Retirement Income	Counseled	Not Counseled	Total %
$0-$550	51.9%	66.7%	59.6%
$550-over	48.1%	33.3%	40.4%
Total %	100.0%	100.0%	100.0%
N	52	57	109

Table 4-133

Ho: There is no significant difference in adequacy of expected retirement income between employees with and without counseling. (463 vs. 604)

Adequacy of Expected Retirement Income	Preretirement Counseling		
	Counseled	Not Counseled	Total %
Less than adequate	28.3%	37.9%	33.3%
Just adequate	54.7%	55.2%	55.0%
More than adequate	17.0%	6.9%	11.7%
Total %	100.0%	100.0%	100.0%
N	53	58	111

Table 4-134

Ho: There is no significant difference in health rating between employees with and without counseling. (246 vs. 604)

Health Status	Preretirement Counseling		
	Counseled	Not Counseled	Total %
Poor or fair	17.5%	10.9%	14.0%
Good	57.9%	43.8%	50.4%
Excellent	24.6%	45.3%	35.5%
Total %	100.0%	100.0%	100.0%
N	57	64	121

Table 4-135

Ho: There is no significant difference in retirees attitude toward health between employees with and without counseling. (537 vs. 604)

Attitude Toward Health	Preretirement Counseling		
	Counseled	Not Counseled	Total %
Negative	43.6%	35.9%	39.5%
Medium	27.3%	25.0%	26.1%
Positive	29.1%	39.1%	34.5%
Total %	100.0%	100.0%	100.0%
N	55	64	119

Table 4-136

Ho: There is no significant difference in the number of preretirement activities between employees with and without counseling. (521 vs. 604)

Number of Activities	Preretirement Counseling		
	Counseled	Not Counseled	Total %
Low	35.7%	28.1%	31.7%
Medium	23.2%	40.6%	32.5%
High	39.3%	31.3%	35.0%
Total %	100.0%	100.0%	100.0%
N	56	64	120

Table 4-137

Ho: There is no significant difference in expected number of retirement activities between employees with and without counseling. (164 vs. 604)

Expect Number of Activities to	Preretirement Counseling		
	Counseled	Not Counseled	Total %
Decrease	12.5%	4.7%	8.3%
Same	44.6%	37.5%	40.8%
Increase	42.9%	57.8%	50.8%
Total %	100.0%	100.0%	100.0%
N	56	64	120

Table 4-138

Ho: There is no significant difference between the extent of participation in preretirement activities between employees with and without counseling. (525 vs. 604)

Participation	Preretirement Counseling Counseled	Not Counseled	Total %
Low	25.5%	39.1%	32.8%
Medium	32.7%	29.7%	31.1%
High	41.8%	31.3%	36.1%
Total %	100.0%	100.0%	100.0%
N	55	64	119

Table 4-139

Ho: There is no significant difference in expected participation in retirement activities between employees with and without counseling. (165 vs. 604)

Expect Participation to:	Preretirement Counseling Counseled	Not Counseled	Total %
Decrease	3.6%	1.6%	2.5%
Same	30.4%	9.4%	19.2%
Increase	66.1%	89.1%	78.3%
Total %	100.0%	100.0%	100.0%
N	56	64	120

Table 4-140

Ho: There is no significant difference in the degree of present enjoyment of activities between employees with and without counseling. (529 vs. 604)

Enjoyment of Retired Activities	Preretirement Counseling Counseled	Not Counseled	Total %
Low	40.0%	32.8%	36.1%
Medium	23.6%	32.8%	28.6%
High	36.4%	34.4%	35.3%
Total %	100.0%	100.0%	100.0%
N	55	64	119

Table 4-141

Ho: There is no siginficant difference in degree of expected enjoyment of retirement activities between employees with and without counseling. (166 vs. 604)

Expected Enjoyment of Activities After Retirement	Preretirement Counseling Counseled	Not Counseled	Total %
Less	3.6%	0.0%	1.7%
Same	33.9%	35.9%	35.0%
Somewhat more	21.4%	26.6%	24.2%
Much More	41.4%	37.5%	39.2%
Total %	100.0%	100.0%	100.0%
N	56	64	120

Overall Resistance to Retirement:

Concerning the five measurements of resistance to retirement, as represented in the data in Tables 4-127 through 4-131, we find that only stereotypes of retirement significantly differentiate those employees with counseling versus those employees without. An examination of Table 4-127 indicates that there is more resistance for those employees without preretirement counseling, however, the chi square of 3.95 (2 d.f.) is significant only at the .25 level, and therefore, we cannot reject the null hypothesis with any degree of confidence. There is even less difference between the two groups in Table 4-128, 4-129, and 4-130. In Table 4-129, rated resistance to retirement, the chi square of 2.77 (4 d.f.) is not significant at any level; and in Table 4-128 the chi square of 1.70 (2 d.f.) is also not significant. Finally, in Table 4-130, the chi square is only .49. Thus, neither rated resistance, expected length of time to adjust to retirement, nor plans for retirement tend to differentiate those persons who have taken preretirement counseling versus those who have not. However, an examination of table 4-131 indicates there is a statistically significant difference between the stereotypes of persons with counseling and those who have not participated. The chi square of 7.22 (2 d.f.) is significant at the .05 level, and thus, we can reject the null hypothesis. Again, as in other analysis that we have done of this data, the single best prodictor of the difference between counseling and non-counseling of employees for retirement is their attitude toward retirement, with those persons who have been involved in counseling having a much more positive (and apparently more accurate) attitude toward retirement than those employees who have not been exposed to counseling.

Expected Retirement Income:

Concerning expected income after retirement (Table 4-132), there appears to be little difference between the responses of employees with and without counseling. The chi square of 2.46 (1 d.f.) is not significant. A visual inspection of Table 4-133 indicates that there is a slightly higher expectation concerning the adequacy of retirement income for those employees who have participated in preretirement counseling. The chi square of 3.18 (2 d.f.) is significant at the .25 level, which does not allow us to reject the null hypothesis with any degree of confidence, however it does indicate some trend.

Expected Retirement Health:

Concerning the matter of health, employees who have participated in preretirement counseling seem to report their health is slightly better than persons who have not participated in preretirement counseling. The chi square of 5.79 (2 d.f.) is significant at the .10 level (see Table 4-134). Although this is not high enough to allow us to reject the null hypothesis with any degree of confidence, it does indicate a trend in the direction of better health for those persons with preretirement counseling. On the other hand, we see in Table 4-135 that there is apparently no difference in attitudes toward health between those persons who have taken counseling and those persons who have not. The chi square for Table 4-135 is 1.36 (2 d.f.) which is not significant at any level, indicating no apparent difference between the responses of those with vs. those without preretirement counseling.

Expected Retirement Activities:

Concerning activities as they relate to preretirement counseling, we find essentially the same pattern that we reported earlier in terms of data in Tables 4-121 to 4-126, i.e., some difference between persons with counseling and without in terms of more activities for those persons with counseling, and a higher degree of expectation concerning activities in retirement for those persons who have not had preretirement counseling. For example, in Table 4-136 we find a chi square of 5.02 (3 d.f.) which is significant at the .10 level. Unfortunately, this does not allow us to reject the null hypothesis with any degree of confidence, but a visual inspection of the data in Table 4-136 indicates that persons with preretirement counseling do seem to participate in more activities than persons who have not been exposed to preretirement counseling. In Table 4-137, however, the chi square of 3.87 (2 d.f.) is significant only at the .25 level, which does not allow us to reject the null hypothesis with any degree of confidence, but again a visual inspection of the data indicates there is a slight degree of difference between the two groups of employees indicating a higher degree of expectation of more activities after retirement for those persons who have not participated in preretirement counseling. In Table 4-138 and 4-139 we find somewhat the same kind of pattern. In Table 4-138 we find a chi square of 2.67 (2 d.f.), which is only significant at the .30 level and thus, we cannot reject the null hypothesis, but again a visual inspection of the data indicates that employees who have participated in preretirement counseling do participate at the present time in activities somewhat more intensely than do employees who have not participated in preretirement counseling. On the other hand, Table 4-139 yields a chi square of 9.36 (2 d.f.) which is significant at the .01 level indicating we can reject the null hypothesis with a good deal of confidence. Here we see a good deal of difference between the two groups in terms of their expected intensity of participation in activities after retirement, with persons who have not participated in counseling expecting to participate much more intensely after retirement than those persons who have had preretirement counseling. Table 4-140, concerning present enjoyment of activities, yields a chi square of 1.22 (2 d.f.) which is not significant at any level. Likewise, expected enjoyment of activities after retirement yields a chi square of 2.74 (2 d.f.) which is also not significant, and again, we cannot reject these null hypotheses.

Thus, in summary, we find very little support for our hypotheses that persons who had been offered the opportunity for preretirement counseling but who had not taken advantage of this opportunity would show the highest level of resistance to retirement. Thus, we did not find essentially any different pattern in this analysis than we had found in comparing employees who had attended preretirement counseling versus all employees who had not.

We have some feeling that the lack of results that we have here may be a reflection of our sample. There was an extremely large number of present employees who desired not to participate in the interview, and it is our suspicion that these people are probably the most intense resistors of retirement, and refused to participate in the interview because they were suspicious that it might be related to some kind of company scheme to induce them to retire.

Employees Who Felt the Counseling Was Helpful vs. Those Who Did Not

Our fourth series of analyses of the data concerning preretirement counseling and employee resistance concerned our expectation that there might be a difference between the responses of employees who had taken preretirement counseling and found it helpful versus those persons who had taken preretirement counseling and found it somewhat helpful or not very helpful. An analysis of the data in Table 4-142 through 4-156 indicates there is no significant difference between the two groups except on three indices. Both on resistance and rated resistance there appeared to be significant, or near significant differences between the two groups of employees, and in terms of enjoyment of present activities there also is a significant degree of differences between responses of the two groups of employees. None of the other measurements indicate any difference between the two groups except "plans" in which there was an observed, but statistically insignificant difference between the two groups.

Table 4-142

Ho: There is no significant difference in resistance to retirement between employees who attended preretirement counseling and thought it was very helpful versus employees who attended preretirement counseling programs and thought it was somewhat helpful or not helpful. (540 vs. 349)

	Preretirement Counseling		
Resistance to Retirement	Not Helpful	Very Helpful	Total %
High	48.0%	26.7%	36.4%
Medium	36.0%	26.7%	30.9%
Low	16.0%	46.7%	32.7%
Total %	100.0%	100.0%	100.0%
N	25	30	55

Table 4-143

Ho: There is no significant difference in interviewer's rating of resistance between employees who attended preretirement counseling programs and thought it was very helpful versus employees who attended but thought the experience was only somewhat helpful or not helpful. (376 vs. 349)

	Preretirement Counseling		
Resistance to Retirement	Not Helpful	Very Helpful	Total %
Resistant	52.0%	30.0%	40.0%
Looking forward	44.0%	60.0%	52.7%
Can't wait to stop working	4.0%	10.0%	7.3%
Total %	100.0%	100.0%	100.0%
N	25	30	55

Table 4-144

Ho: There is no significant difference in the expected length of time to adjust to retirement between employees who attended preretirement counseling programs and thought it was very helpful versus employees who attended but thought the experience was only somewhat helpful or not helpful. (208 vs. 349)

	Preretirement Counseling		
Time to Adjust	Not Helpful	Very Helpful	Total %
Never adjust	28.0%	16.1%	21.4%
Few months	24.0%	22.6%	23.2%
Few Weeks	48.0%	61.3%	55.4%
Total %	100.0%	100.0%	100.0%
N	25	31	56

Table 4-145

Ho: There is no significant difference in extent of plans for retirement between employees who attended preretirement counseling programs and thought it was very helpful vs. employees who attended but thought the experience was only somewhat helpful or not helpful. (560 vs. 349)

Extent of Plans for Retirement	Preretirement Counseling		
	Not Helpful	Very Helpful	Total %
Few plans	44.0%	30.0%	36.4%
Some plans	40.0%	33.3%	36.4%
Many plans	16.0%	36.7%	27.3%
Total %	100.0%	100.0%	100.0%
N	25	30	55

Table 4-146

Ho: There is no significant difference in stereotypes of retirement between employees who attended preretirement counseling programs and thought it was very helpful vs. employees who attended but thought the experience was only somewhat helpful or not helpful. (544 vs. 349)

	Preretirement Counseling		
Stereotypes	Not Helpful	Very Helpful	Total %
Low (positive)	27.3%	24.1%	25.5%
Medium	40.9%	31.0%	35.3%
High (negative)	31.8%	44.8%	39.2%
Total %	100.0%	100.0%	100.0%
N	22	29	51

Table 4-147

Ho: There is no significant difference in amount of expected retirement income between employees who attended preretirement counseling programs and thought it was very helpful vs. employees who attended but thought the experience was only somewhat helpful or not helpful. (593 vs. 349)

	Preretirement Counseling		
Retirement Income	Not Helpful	Very Helpful	Total %
$0-$550	54.5%	50.0%	51.9%
$550 and over	45.5%	50.0%	48.1%
Total %	100.0%	100.0%	100.0%
N	22	30	52

Table 4-148

Ho: There is no significant difference in adequacy of expected retirement income between employees who attended preretirement counseling programs and thought it was very helpful vs. employees who attended but thought the experience was only somewhat helpful or not helpful. (463 vs. 349)

Adequacy of Expected Retirement Income	Preretirement Counseling		
	Not Helpful	Very Helpful	Total %
Less than adequate	30.4%	26.7%	28.3%
Just adeauate	52.2%	56.7%	54.7%
More than adequate	17.4%	16.7%	17.0%
Total %	100.0%	100.0%	100.0%
N	23	30	53

Table 4-149

Ho: There is no significant difference in present health between employees who attended preretirement counseling programs and thought it was very helpful vs. employees who attended but thought the experience was only somewhat helpful or not helpful. (246 vs. 349)

	Preretirement Counseling		
Health Status	Not Helpful	Very Helpful	Total %
Poor or fair	12.0%	21.9%	17.5%
Good	68.0%	50.0%	57.9%
Excellent	20.0%	28.1%	24.6%
Total %	100.0%	100.0%	100.0%
N	25	32	57

Table 4-150

Ho: There is no significant difference in attitude toward health between employees who attended preretirement counseling programs and thought it was very helpful vs. employees who attended but thought the experience was only somewhat helpful or not helpful. (537 vs. 349)

	Preretirement Counseling		
Attitude Toward Health	Not Helpful	Very Helpful	Total %
Low (negative)	48.0%	40.0%	43.6%
Medium	28.0%	26.7%	27.3%
High (positive)	24.0%	33.3%	29.1%
Total %	100.0%	100.0%	100.0%
N	25	30	55

Table 4-151

Ho: There is no significant difference in the number of preretirement activities between employees who attended preretirement programs and thought it was very helpful vs. employees who attended but thought the experience was only somewhat helpful or not helpful. (521 vs. 349)

Number of Activities	Preretirement Counseling		
	Not Helpful	Very Helpful	Total %
Low	36.0%	35.5%	35.7%
Medium	24.0%	22.6%	23.2%
High	40.0%	41.9%	41.1%
Total %	100.0%	100.0%	100.0%
N	25	31	56

Table 4-152

Ho: There is no significant difference in expected number of retirement activities between employees who attended preretirement counseling and thought it was very helpful vs. employees who attended but thought the experience was only somewhat helpful or not helpful. (164 vs. 349)

Expected Number of Activities	Preretirement Counseling		
	Not Helpful	Very Helpful	Total %
Less (will decrease)	12.0%	12.9%	12.5%
Same	56.0%	35.5%	44.6%
Greater (will increase)	32.0%	51.6%	42.9%
Total %	100.0%	100.0%	100.0%
N	25	31	56

Table 4-153

Ho: There is no significant difference in the extent of participation in preretirement activities between employees who attended preretirement counseling programs and thought it was very helpful vs. employees who attended but thought the experience was only somewhat helpful or not helpful. (525 vs. 349)

Participation	Preretirement Counseling		
	Not Helpful	Very Helpful	Total %
Low	28.0%	23.3%	25.5%
Medium	40.0%	26.7%	32.7%
High	32.0%	50.0%	41.8%
Total %	100.0%	100.0%	100.0%
N	25	30	55

Table 4-154

Ho: There is no significant difference in expected extent of participation in activities after retirement between employees who attended preretirement counseling programs and thought it was very helpful vs. employees who attended but thought the experience was only somewhat helpful or not helpful. (165 vs. 349)

	Preretirement Counseling		
Expected Participation	Not Helpful	Very Helpful	Total %
Less or same	28.0%	38.7%	33.9%
Greater	72.0%	61.3%	66.1%
Total %	100.0%	100.0%	100.0%
N	25	31	56

Table 4-155

Ho: There is no significant difference in the degree of enjoyment of preretirement activities between employees who attended preretirement counseling and thought it was very helpful vs. employees who attended but thought the experience was only somewhat helpful or not helpful. (529 vs. 349)

	Preretirement Counseling		
Enjoyment of Activities	Not Helpful	Very Helpful	Total %
Low	44.0%	36.7%	40.0%
Medium	36.0%	13.3%	23.6%
High	20.0%	50.0%	36.4%
Total %	100.0%	100.0%	100.0%
N	25	30	55

Table 4-156

Ho: There is no significant difference in the degree of expected enjoyment of retirement activities between employees who attended preretirement counseling programs and thought it was very helpful vs. employees who attended but thought the experience was only somewhat helpful or not helpful. (166 vs. 349)

	Preretirement Counseling		
Expected Enjoyment	Not Helpful	Very Helpful	Total %
Less	40.0%	35.5%	37.5%
Same	28.0%	16.1%	21.4%
Greater	32.0%	48.4%	41.1%
Total %	100.0%	100.0%	100.0%
N	25	31	56

Overall Resistance to Retirement:

Concerning resistance to retirement, Table 4-142 yields a chi square of 6.01 (2 d.f.) which is significant at the .05 level, and allows us to reject the null hypothesis with some degree of confidence. Also, in Table 4-143, we find a chi square of 3.18 (1 d.f.) which is significant at the .10 level, and, whereas we cannot reject the null hypothesis with any degree of confidence, observation leads us to believe that the data does indicate a strong trend in the expected direction.

Thus, both in resistance and in the interviewer's rating of resistance to the employee, we find a good deal of difference between those persons who found the counseling helpful and those persons who did not find the counseling helpful. This would indicate that there is considerable less resistance to retirement among those employees who found the program very helpful. If we also compare the analysis of the data in Table 4-145, we see a chi square of 3.04 (2 d.f.), which is significant at the .25 level. Again, we cannot reject the null hypothesis with any degree of confidence at this level, but a visual inspection indicates that those persons who found the program very helpful report doing more planning than those persons who did not find the program very helpful. On expected length of time needed for adjustment after retirement, the chi square was only 1.36, and on stereotypes of retirements, the chi square was only .93, and neither of these are significant (Table 4-144 and 4-146).

Expected Retirement Income and Health:

None of the measurements of income or health indicated significant differences between the responses of the employees who participated in preretirement counseling and found it very helpful versus those who participated in counseling and did not. Table 4-147 reports a chi square of only .11, and Table 4-148 reports a chi square of 1.94 (1 d.f.), which is also not significant, and Table 4-150 reports a chi square of only .62. Thus, neither expected income, nor expected adequacy of income, nor present health, not attitudes toward health, appear to be related to attitudes toward helpfulness of preretirement counseling.

Expected Retirement Activities:

Concerning activities, only the data reported in Table 4-155 concerning enjoyment of present activities is statistically significant. Statistical analysis of the data in this table yields a chi square of 6.52 (2 d.f.), which is significant at the .05 level. All of the rest of the indices do not approach significance at any level. Table 4-151, number of activities presently participated in, yields a chi square of .03; Table 4-152, expected activities in retirement, yields a chi square of 2.56 (2 d.f.), which is not significant; Table 4-153, present intensity of participation in activities yields a chi square of 1.91 (2 d.f.), which is not significant; Table 4-154, expected intensity of participation in activities after retirement yields a chi square of .71; and Table 4-156, expected enjoyment of activities after retirement, yields a chi square of 1.89 (2 d.f.), which is also not significant. Thus, the only measurement which differentiates those persons who found the program very helpful is their report of present enjoyment of activities.

In summary, we find a somewhat surprising series of results from examining Tables 4-142 through 4-156 in the sense that this is the only analysis where we found a statistically significant difference on the major resistance index, but at the same time, none of the other indices statistically differentiating the same two groups.

The Effect of Preretirement Counseling on Employee Morale

The second set of assumptions concerning the effect of preretirement counseling on employees prior to their retirement concerns the effect this counseling has on their present work related attitudes. In short, we were hypothesizing that employees who participated in preretirement counseling would have a more positive attitude toward supervision, work, their job, their company, the fairness of their pension, and the fairness of the company's mandatory retirement policies, as compared with those employees who had not participated in preretirement counseling. In short, we did find that employees who have participated in preretirement counseling did have a more positive attitude toward all of these indices, usually referred to as measurements of morale, than did those employees who have not participated in preretirement counseling. As would be expected, the greatest difference between the two groups was within companies where employees had the choice of either participating in preretirement counseling or not participating in preretirement counseling. This finding would cast even more doubt on the commonly held assumption that an employee who resists retirement is the employee who is highly motivated and very much job oriented. Quite to the contrary, our research results indicate that employees who had participated in preretirement counseling (and who were thus more favorable toward retirement) also reported a much more positive attitude toward their job, their supervisor, and their company than did those employees who had not participated in preretirement counseling.

To accomplish an analysis of these hypotheses concerning the relationship between preretirement counseling and attitudes condusive to high morale (and, we thus assume, more effective performance on the job), we followed the same procedures that we had followed in analyzing and reporting all of the data in this chapter, i.e., to first compare the responses of employees in companies with preretirement counseling as compared with those employees in companies without preretirement counseling, followed by an analysis of the difference between the responses of employees who had attended preretirement counseling programs compared with those employees who had not attended preretirement counseling programs, followed by an analysis of employees within companies where preretirement counseling was offered and where some had taken advantage of the preretirement counseling and others had not, and finally, an analysis of the difference between those employees who had taken preretirement counseling and found it very helpful versus those employees who had taken preretirement counseling, but had not found it very helpful.

In comparing the morale, or performance related attitudes, of employees in companies with preretirement counseling versus those in companies without preretirement counseling programs, we found essentially no difference between the responses of the employees in these two types of companies. Table 4-157 through 4-162 report the data relevant for these comparisons. Table 4-157 reports the data concerning attitudes of employees toward their supervision, and yields a chi square of 2.40 (2 d.f.), which is not significant, and Table 4-158 reports attitude toward work and yields a chi square of only .31. Likewise, Table 4-159 which reports attitudes toward job yields a chi square of only .12, and Table 4-160, which reports attitudes toward the company yields a chi square of 1.50 (2 d.f.) which is not significant. The employee's attitude toward the fairness of the company's mandatory retirement program (Table 4-161 and 4-162) also yield insignificant chi squares of 2.49 and .84 respectively, which with three degrees and one degree of freedom, are not significant. This data leads to the conclusion that there is essentially no difference between the companies with and the companies without programs in terms of employee morale, and this helps verify the validity of our matching technique (see chapter on methods).

Table 4-157

Ho: There is no significant difference in attitude toward supervision between employees from companies with and without counseling programs. (552 vs. 603)

	Preretirement Counseling		
Attitude Toward Supervision	Program	No Program	Total %
Low (negative)	42.4%	42.9%	42.6%
Medium	32.2%	23.4%	28.7%
High (positive)	25.4%	33.8%	28.7%
Total %	100.0%	100.0%	100.0%
N	118	77	195

Table 4-158

Ho: There is no significant difference in attitude toward work itself between employees from companies with and without counseling programs. (554 vs. 603).

	Preretirement Counseling		
Attitude Toward My Work	Program	No Program	Total %
Low (negative)	40.3%	36.7%	38.9%
Medium	22.7%	25.3%	23.7%
High (positive)	37.0%	38.0%	37.4%
Total %	100.0%	100.0%	100.0%
N	119	79	198

Table 4-159

Ho: There is no significant difference in attitude toward the job between employees from companies with and without counseling programs. (556 vs. 603)

	Preretirement Counseling		
Attitude Toward Job	Program	No Program	Total %
Low (negative)	34.7%	35.4%	35.0%
Medium	31.4%	29.1%	30.5%
High (positive)	33.9%	35.4%	34.5%
Total %	100.0%	100.0%	100.0%
N	118	79	197

Table 4-160

Ho: There is no significant difference in attitude toward company between employees from companies with and without counseling programs. (558 vs. 603)

Attitude Toward Company	Preretirement Counseling		
	Program	No Program	Total %
Low	33.3%	25.3%	30.2%
Medium	38.3%	44.3%	40.7%
High	28.3%	30.4%	29.1%
Total %	100.0%	100.0%	100.0%
N	120	79	199

Table 4-161

Ho: There is no significant difference in satisfaction with expected pension income between employees from companies with and without counseling. (465 vs. 603)

Satisfaction With Pension Income	Preretirement Counseling		
	Program	No Program	Total %
Very dissatisfied	17.9%	9.9%	14.8%
Somewhat dissatisfied	22.3%	23.9%	23.0%
Somewhat satisfied	44.6%	46.5%	45.4%
Very satisfied	15.2%	19.7%	16.9%
Total %	100.0%	100.0%	100.0%
N	112	71	183

Table 4-162

Ho: There is no significant difference in attitudes toward mandatory retirement between employees from companies with and without counseling. (204 vs. 603)

Attitude Toward Mandatory Retirement	Preretirement Counseling		
	Program	No Program	Total %
No, it's not fair	61.7%	55.1%	59.1%
Yes, it's fair	38.3%	44.9%	40.9%
Total %	100.0%	100.0%	100.0%
N	120	78	198

However, when we compare the responses of persons who have taken preretirement counseling versus all other persons (Tables 4-163 to 4-168) we find the chi squares which we got from these comparisons are definitely higher, although in most cases they still do not approach a level of statistical significance which will allow us to reject the null hypothesis with confidence. For example, Table 4-163 concerning attitudes toward supervision yields a chi square of 3.54 (2 d.f.) which is significant at the .25 level. This is similar to the results concerning attitudes toward job (Table 4-165) which yields a chi square of 4.44 (2 d.f.), which is also significant at the .25 level; and employees attitudes toward the fairness of mandatory retirement

(Table 4-168) yields a chi square of 1.45 (1 d.f.) which is also significant at the .25 level. A visual inspection of these three tables (4-163, 4-165, and 4-168) indicates that the data is in the direction expected, i.e., that employees who have participated in preretirement counseling have a slightly more favorable attitude toward their supervision, their jobs, and the mandatory retirement policy of their company than do employees who have not participated in preretirement counseling.

Table 4-163

Ho: There is no significant difference in attitudes toward supervision between employees with and without counseling. (552 vs. 604)

Attitude Toward Supervision	Preretirement Counseling		
	Counseled	Not Counseled	Total %
Low (negative)	31.5%	45.3%	41.8%
Medium	37.0%	26.4%	29.1%
High (positive)	31.5%	28.3%	29.1%
Total %	100.0%	100.0%	100.0%
N	54	159	213

Table 4-164

Ho: There is no significant difference in attitude toward work itself between employees with and without counseling. (554 vs. 604)

	Preretirement Counseling		
Attitude Toward Work	Counseled	Not Counseled	Total %
Low (negative)	36.4%	38.5%	38.0%
Medium	23.6%	24.8%	24.5%
High (positive)	40.0%	36.6%	37.5%
Total %	100.0%	100.0%	100.0%
N	55	161	216

Table 4-165

Ho: There is no significant difference in attitude toward the job between employees with and without counseling. (556 vs. 604)

	Preretirement Counseling		
Attitude Toward Job	Counseled	Not Counseled	Total %
Low (negative)	25.5%	37.5%	34.4%
Medium	29.1%	31.9%	31.2%
High (positive)	45.5%	30.6%	34.4%
Total %	100.0%	100.0%	100.0%
N	55	160	215

Table 4-166

Ho: There is no significant difference in attitude toward the company between employees with and without counseling. (558 vs. 604)

Attitude Toward Company	Preretirement Counseling		
	Counseled	Not Counseled	Total %
Low (negative)	25.0%	30.4%	29.0%
Medium	33.9%	44.1%	41.5%
High (positive)	41.1%	25.5%	29.5%
Total %	100.0%	100.0%	100.0%
N	56	161	217

Table 4-167

Ho: There is no significant difference in satisfaction with expected pension income between employees with and without counseling. (465 vs. 604)

Satisfaction with Expected Pension Income	Preretirement Counseling		
	Counseled	Not Counseled	Total %
Very dissatisfied	17.0%	13.0%	14.1%
Somewhat dissatisfied	22.6%	24.7%	24.1%
Somewhat satisfied	43.4%	45.2%	44.7%
Very satisfied	17.0%	17.1%	17.1%
Total %	100.0%	100.0%	100.0%
N	53	146	199

Table 4-168

Ho: There is no significant difference in attitude toward the mandatory retirement policy between employees with and without counseling. (204 vs. 604)

Attitude Toward Mandatory Retirement	Preretirement Counseling		
	Counseled	Not Counseled	Total %
No, it's not fair	66.1%	56.9%	59.3%
Yes, it's fair	33.9%	43.1%	40.7%
Total %	100.0%	100.0%	100.0%
N	56	160	216

In Table 4-166 we see the most significant difference between the responses of those who have taken preretirement counseling and those who have not. The data is significant at the .10 level, indicating that, although we cannot reject the null hypothesis with a great deal of confidence, there is a significant trend in the data indicating that employees with preretirement counseling are more favorable toward their company than are employees who have not participated in preretirement counseling. On the other hand, two of the indices of morale, attitudes toward work and attitudes toward the adequacy of the pension do not appear to differentiate between persons with and without preretirement counseling. Table 4-164 indicates that the chi square for attitudes toward work is only .20 and the chi square for Table 4-167 (attitudes toward pension) is only .53.

Thus, we may summarize by saying there is an observable and consistent trend in the direction of the hypothesis that preretirement counseling does positively effect the morale of older employees, but the trend is not strong enough to allow us to conclude anything with any degree of confidence. However, we can say that there are strong indications that employees who have taken preretirement counseling do have a higher degree of morale and commitment to their organization than do employees who have not participated in preretirement counseling.

Obviously, the most stringent test of our hypothesis that preretirement counseling positively improves morale and performance related attitudes comes by testing the differences between employees who chose preretirement counseling versus those who had the opportunity for preretirement counseling but chose not to participate in it. Table 4-169 to 4-174 report the results relevant to testing this hypothesis. As can be seen by a visual inspection of these tables, there are highly significant differences in the response patterns of those persons with counseling and those persons without.

Table 4-169

Ho: There is no significant difference in attitudes toward supervision between employees with and without counseling. (552 vs. 604)

Attitude Toward Supervision	Preretirement Counseling		
	Counseled	Not Counseled	Total %
Low (negative)	31.5%	51.6%	42.4%
Medium	37.0%	28.1%	32.2%
High (positive)	31.5%	20.3%	25.4%
Total %	100.0%	100.0%	100.0%
N	54	64	118

Table 4-170

Ho: There is no significant difference in attitude toward work between employees with and without counseling. (554 vs. 604)

	Preretirement Counseling		
Attitude Toward Work	Counseled	Not Counseled	Total %
Low (negative)	36.4%	43.8%	40.3%
Medium	23.6%	21.9%	22.7%
High (positive)	40.0%	34.4%	37.0%
Total %	100.0%	100.0%	100.0%
N	55	64	119

Table 4-171

Ho: There is no significant difference in attitude toward job between employees with and without counseling. (556 vs. 604)

Attitude Toward Job	Preretirement Counseling		
	Counseled	Not Counseled	Total %
Low (negative)	25.5%	42.9%	34.7%
Medium	29.1%	33.3%	31.4%
High (positive)	45.5%	23.8%	33.9%
Total %	100.0%	100.0%	100.0%
N	55	63	118

Table 4-172

Ho: There is no significant difference in attitudes toward company between employees with and without counseling. (558 vs. 604)

Attitude Toward Company	Preretirement Counseling		
	Counseled	Not Counseled	Total %
Low (negative)	25.0%	40.6%	33.3%
Medium	33.9%	42.2%	38.3%
High (positive)	41.1%	17.2%	28.3%
Total %	100.0%	100.0%	100.0%
N	56	64	120

Table 4-173

Ho: There is no significant difference in satisfaction with expected pension income between employees with and without counseling. (465 vs. 604)

Satisfaction with Expected Pension Income	Preretirement Counseling		
	Counseled	Not Counseled	Total %
Very dissatisfied	17.0%	18.6%	17.9%
Somewhat dissatisfied	22.6%	22.0%	22.3%
Somewhat satisfied	43.4%	45.8%	44.6%
Very satisfied	17.0%	13.6%	15.2%
Total %	100.0%	100.0%	100.0%
N	53	59	112

Table 4-174

Ho: There is no significant difference in attitude toward the mandatory retirement policy between employees with and without counseling. (204 vs. 604)

Attitude Toward Mandatory Retirement	Preretirement Counseling		
	Counseled	Not Counseled	Total %
No, it's not fair	33.9%	42.2%	38.3%
Yes, it's fair	66.1%	57.8%	61.7%
Total %	100.0%	100.0%	100.0%
N	56	64	120

For example, in Table 4-169, concerning attitudes toward supervision, we find a chi square of 4.95 (2 d.f.), which is significant at the .10 level. Although we cannot reject the null hypothesis with any degree of confidence it is obvious by visual inspection that persons who have participated in preretirement counseling do have a more positive attitude toward their supervisors than do persons who did not participate in preretirement counseling. However, the most significant finding of this phase of the study appears in Tables 4-171 and 4-172. In Table 4-171 there is a highly significant degree of difference between persons who have participated in preretirement counseling and persons who have not in terms of their attitudes toward their job. The chi square of 6.79 (2 d.f.), is significant at the .05 level and allows us to reject the null hypothesis with a good deal of confidence. Thus, what Table 4-171 reports is that employees who have participated in preretirement counseling are actually job oriented and have a more positive attitude toward their job than do those persons who have not participated in preretirement counseling.

Table 4-172 reports the most highly significant result of this group of tables. A chi square of 8.73 (2 d.f.) is significant at the .025 level, which again allows us to reject the null hypothesis with a good deal of confidence. This means that persons who participate in preretirement counseling are much more favorable in their attitudes toward their company, indicating a much higher level of morale than those persons who have not participated in preretirement counseling. This is an important finding because of arguments raised by a number of companies which we encountered in the early stages of the study that a preretirement counseling program made older employees angry and lowered morale. This result would appear to indicate, with little question, that employees who participate in the program, who begin to plan for their retirement, and therefore, lower their resistance to retirement, are actually better employees than the so-called "job oriented, retirement resistant" type employee.

However, we find there appears to be very little difference between the attitudes of employees with and without preretirement counseling in terms of their attitudes toward work, their attitudes toward the fairness of the pension, and the fairness of the company's mandatory retirement policies. Table 4-170 reports the analysis of the data concerning attitudes toward work and yields a chi square of only .69, and Table 4-173 (pension attitude) and 4-174 (mandatory retirement attitude) yield chi squares of .30, and .06 respectively. Obviously, none of these three approach any level of significance.

Thus, we can see in summary that preretirement counseling does appear to be closely related to positive work related attitudes, or what might be called morale; although it is somewhat interesting to speculate on the reasons that some of the indices differentiate between those that have and have not had counseling and other of the traditional indices of morale do not appear to differentiate.

The final analysis that we performed concerned the difference on the same six indices of job satisfaction and morale, but this time comparing the responses of persons who found the preretirement counseling program very helpful, versus those who did not. In looking at Tables 4-175 through 4-180, we find that the only one which is statistically significant is, again, attitudes toward the company. Here (in Table 4-178) we find a chi square of 9.39 (2 d.f.), which is significant at the .01 level and allows us to reject the null hypothesis with a great deal of confidence. Thus, positive attitudes toward the company appear to be related to the degree of effectiveness of the program. Of course, it is possible to enter into a "chicken or egg" type argument at this point. For example, we might say that persons who have positive attitudes toward the company in the first place tend to see preretirement counseling as helpful and, therefore, choose to participate, while persons who are not favorable towards the company tend to see preretirement counseling as not helpful.

Two of the other indices, attitudes toward the job (Table 4-177) and attitudes toward supervision (Table 4-175), by visual inspection indicate that persons who found the program very helpful tend to be more positive in their attitudes, but neither reach a level of significance which allows us to reject the null hypothesis with confidence. Table 4-175 (attitudes toward supervision) yields a chi square of 2.67 (2 d.f.), which is significant at the .30 level, and Table 4-177 (attitudes toward job) yields a chi square of 3.35 (2 d.f.), which is significant at the .25 level. Three of the indices, as reported in Tables 4-178, and 4-179, do not appear to be related to preretirement counseling. Table 4-178 (attitudes toward work) yields a chi square of 2.09 (2 d.f.), which is not significant; Table 4-189 (attitudes toward pension) yields a chi square of only .71 (1 d.f.), is also not significant, at the .50 level; and Table 4-180 (attitudes toward mandatory retirement policy) yields a chi square of only .09.

Table 4-175

Ho: There is no significant difference in attitudes toward supervision between employees who attended preretirement counseling programs and thought it was very helpful vs. employees who attended but thought the experience was only somewhat helpful or not helpful. (552 vs. 349)

Attitude Toward Supervision	Preretirement Counseling		
	Not Helpful	Very Helpful	Total %
Low (negative)	43.5%	22.6%	31.5%
Medium	30.4%	41.9%	37.0%
High (positive)	26.1%	35.5%	31.5%
Total %	100.0%	100.0%	100.0%
N	23	31	54

Table 4-176

Ho: There is no significant difference in attitude toward work between employees who attended preretirement counseling programs and thought it was very helpful vs. employees who attended but thought the experience was only somewhat helpful or not helpful. (554 vs. 349)

Attitudes Toward Work Itself	Preretirement Counseling		
	Not Helpful	Very Helpful	Total %
Low (negative)	36.0%	36.7%	36.4%
Medium	32.0%	16.7%	23.6%
High (positive)	32.0%	46.7%	40.0%
Total %	100.0%	100.0%	100.0%
N	25	30	55

Table 4-177

Ho: There is no significant difference in attitude toward job between employees who attended preretirement counseling programs and thought it was very helpful vs. employees who attended but thought the experience was only somewhat helpful or not helpful. (556 vs. 349)

Attitude Toward Job	Preretirement Counseling		
	Not Helpful	Very Helpful	Total %
Low (negative)	32.0%	20.0%	25.5%
Medium	36.0%	23.3%	29.1%
High (positive)	32.0%	56.7%	45.5%
Total %	100.0%	100.0%	100.0%
N	25	30	55

Table 4-178

Ho: There is no significant difference in attitude toward company between employees who attended preretirement counseling programs and thought it was very helpful vs. employees who attended but thought the experience was only somewhat helpful or not helpful. (558 vs. 349)

Attitude Toward Company	Preretirement Counseling		
	Not Helpful	Very Helpful	Total %
Low	28.0%	22.6%	25.0%
Medium	52.0%	19.4%	33.9%
High	20.0%	58.1%	41.1%
Total %	100.0%	100.0%	100.0%
N	25	31	56

Table 4-179

Ho: There is no significant difference in satisfaction with expected pension income between employees who attended preretirement counseling programs and thought it was very helpful vs. employees who attended but thought the experience was only somewhat helpful or not helpful. (465 vs. 349)

Satisfaction with Expected Pension Income	Preretirement Counseling		
	Not Helpful	Very Helpful	Total %
Dissatisfied	45.8%	34.5%	39.6%
Satisfied	54.2%	65.5%	60.4%
Total %	100.0%	100.0%	100.0%
N	24	29	53

Table 4-180

Ho: There is no significant difference in attitude toward mandatory retirement between employees who attended preretirement counseling programs and thought it was very helpful vs. employees who attended but thought the experience was only somewhat helpful or not helpful. (204 vs. 349)

Attitude Toward Mandatory Retirement	Preretirement Counseling		
	Not Helpful	Very Helpful	Total %
No, it's not fair	64.0%	67.7%	66.1%
Yes, it's fair	36.0%	32.3%	33.9%
Total %	100.0%	100.0%	100.0%
N	25	31	56

Thus, in summary, we can say that there is a difference between persons who found the program very helpful and persons who did not find the program very helpful in terms of their overall morale and performance related attitudes, but not quite as much difference as we found between the responses of persons who had counseling and persons who had not had counseling. These results seem to support the point of view that preretirement counseling programs not only help prepare the employee for a better life after retirement, but they also may pay back dividends in terms of a better adjustment and more effective performance during the last working years before retirement.

Section VI

A Differential Analysis of the Effectiveness of Pre- and Postretirement Counseling on the Adjustment of the Retiree

As explained earlier in the methodology section, we were fortunate to secure a large public utility which encompassed two divisions, one division had some years ago implemented a preretirement counseling program, while the other division of the company had, at approximately the same time, installed a postretirement counseling program. (By division, we mean identical operating units in two neighboring geographic locations.) This allowed us the unique opportunity to compare the adjustment of retirees who had participated in preretirement counseling as compared with retirees who had not participated in preretirement counseling but who had been participants in postretirement counseling program sponsored by this company. The purpose and content of the preretirement program for this company was similar to all of the other companies in our study, and thus, it is very likely that the results achieved by this program were quite similar to the ones reported in the earlier section of this chapter. The purpose and content of the post retirement program, however, was somewhat different and is worthy of explanation at this point.

The post retirement counseling program of this company utilized a staff of full-time counselors, supplemented by a cadre of former employees (retirees) of the company who supply the counselors with "feedback" in terms of fellow retirees whom they know are in need of some kind of assistance. To the best of our knowledge, all contacts and counseling with retirees is done by the professional counselors, and the cadre of assistants only provide contacts and references as to who needs help. In addition to "emergency needs" the program also involves an attempt to contact every retiree at least once a year for a short conversation with him concerning his adjustment. The counselors are alert in every case to determine if the retiree is suffering any kind of economic deprivation, or is in any way dissatisfied with his retirement adjustment. When a case is found where a retiree is experiencing, for example, economic deprivation, the counselor may even go so far as to secure supplemental income for the retiree. However, the most typical case would involve counseling with the employee about a more effective way of budgeting his money. In terms of his activities, if the counselor determines that the employee is in some way dissatisfied with his retirement activities, the counselor may suggest ways of facilitating a more advantageous use of the retiree's time. Likewise, in terms of health, the counselor is alert to make sure the retiree is maintaining satisfactory health, and if not, he will see to it that the retiree is put in contact with appropriate doctors or medical counselors. Often the retiree faces unique legal problems, such as making out wills, etc., and the company counselor provides a service in terms of putting him in touch with legal assistance. In short, the counselor is available to serve the retiree's needs, whatever they might be.

Typically, the yearly contact is made by phone, unless there is some indication that there is a need for a face-to-face contact with the retiree. The retiree is informed that if he has any of the problems enemurated above, he should feel free to call the counselor. To some degree, this system may appear extremely paternalistic, but the rationale of the company in supporting this kind of program, which obviously is much more costly than a preretirement counseling program, is based upon the assumption that the good will of a retiree living in a community is extremely important to the continued success of the operation of this company. Part of this feeling, undoubtedly, eminates from its status as a public utility and much of its profit-making potential depends upon maintaining what is commonly referred to as "good will" among the general public.

From a theoretical point of view, it was our hypothesis that retirees who have participated in preretirement counseling would actually be better adjusted than retirees who had not been confronted with the necessity of planning for their retirement, even though the latter had the continued assistance of a counselor. We realized in making this hypothesis that there was strong theoretical evidence in support of the contrary hypothesis, i.e., many studies have shown that a person's satisfaction, especially after retirement, depends upon knowing that he is still "in contact." In other words, there is strong support in both the retirement literature, as well as the literature of industrial relations, which indicates that one of the most important things that a company can do to maintain a man's morale both before and after retirement, is to give that man special attention. (For example, this was first noted in the early research of Elton Mayo, and has continued to be known as the "Hawthorne effect.") However, even though we are aware of this tendency, and the fact that there were many indications that a retiree whose "needs in retirement" were "being attended to" might well be better adjusted and more satisfied in retirement, we still felt that in the long run the independence and internal security that is achieved by a person when he seriously plans for his own retirement would, at least in a small degree, out weigh the advantages of the more paternalistic approach reflected in postretirement counseling.

Essentially, the results confirm our hypothesis, i.e., that retirees who had participated in the preretirement counseling program reflect an equal or better level of adjustment than those retirees who are involved in the post-retirement program. The results which will now be presented indicate either a slight favorability for preretirement counseling, or no significant difference between the two treatment effects, with the exception of the area of income and satisfaction with it. For some reason, although the pension income of the two groups is as well matched as is possible to achieve in any field study, the retirees receiving postretirement counseling appear to be less dissatisfied than those persons who have been involved in the preretirement counseling program. Although none of the other data relevant to income showed a significant difference between the two groups, those persons involved in the postretirement counseling program indicated their retirement income was higher, as well as indicating more satisfaction with that income than did their counterparts who had participated in the preretirement counseling program. The only possible explanation of this phenomenon is that in the preretirement counseling program the counselors had not spent enough time dealing with financial planning whereas the postretirement counselors were actually counseling the retirees in a "here and now" kind of way on budget matters (and even in some cases were providing supplemental income), so that even though the actual amount of income of these two groups might have originally been the same, the persons who were involved in the postretirement counseling were actually utilizing their resources more effectively than persons who were only involved in the preretirement counseling. However, this is only a tentative explanation, and the data in at least one of the tables which will be discussed later (on actual amount of monthly income) might tend to refute it.

An observation of the data in Table 4-181 indicates that those persons who participated in preretirement counseling do report a slightly higher degree of adjustment than those retirees who are now participating in the postretirement program. The chi square for the data in Table 4-181 is only 4.87 (2 d.f.), which is only significant at the .10 level, and thus, we cannot reject the null hypothesis with much confidence, however, it certainly is large enough to indicate a strong trend in the expected direction.

Table 4-181

Ho: There will be no significant difference in retirement adjustment between retirees who took preretirement counseling and those who are presently involved in postretirement counseling. (540 vs. 604)

	Counseling Program		
Adjustment	Preretirement Counseling	Postretirement Counseling	Total %
Low	18.2%	37.5%	26.3%
Medium	32.7%	20.0%	27.4%
High	49.1%	42.5%	46.3%
Total %	100.0%	100.0%	100.0%
N	55	40	95

However, an observation of the data in Table 4-182 shows a very curious phenomenon. The reader will recall that in almost all previous cases the interviewer's observation of the adequacy of the retiree's adjustment has been as good, or better discreminator between the two groups than has been the respondent's own admission. In this case, however, we find the opposite. An analysis of the data in Table 4-182 yields a chi square which is not significant. Likewise, the data in Table 4-183 (length of time to adjust) yields a chi square of approximately 2.00 (2 d.f.) which also is not significant. Table 4-184 also indicates another area where there apparently is no significant difference between the two groups of retirees. Table 4-184 summarizes the responses of the retirees concerning their feelings about retiring, i.e., whether they dislike the idea and were reluctant to retire, or whether they looked forward to retirement, and a third category, "couldn't wait." The chi square of 1.07 (2 d.f.) is not significant at any level.

Table 4-182

Ho: There is no significant difference in the interviewer's rating of retirees adjustment between retirees who took preretirement counseling and those who are presently involved in postretirement counseling. (376 vs. 604)

	Counseling Program		
Adjustment	Preretirement Counseling	Postretirement Counseling	Total %
Well adjusted	74.5%	82.5%	78.0%
Fairly well adjusted	14.5%	10.0%	12.5%
Questionable	11.0%	7.5%	9.5%
Total %	100.0%	100.0%	100.0%
N	55	40	95

Table 4-183

Ho: There will be no significant difference in length of time to adjust to retirement between retirees who took preretirement counseling and those who are presently involved in postretirement counseling. (208 vs. 604)

	Counseling Program		
Time to Adjust	Preretirement	Postretirement	Total %
Not or questionable	29.1%	20.6%	24.8%
Few months	14.5%	20.5%	17.5%
Few Weeks	56.4%	59.0%	57.7%
Total %	100.0%	100.0%	100.0%
N	55	39	94

Table 4-184

Ho: There will be no significant difference in the degree of resistance to retirement between retirees who took preretirement counseling and those who are presently involved in postretirement counseling. (203 vs. 604)

	Counseling Program		
Resistance to Retirement	Preretirement	Postretirement	Total %
Disliked idea	29.1%	32.5%	30.5%
Looked forward	60.0%	62.5%	61.1%
Couldn't wait	10.9%	5.0%	8.4%
Total %	100.0%	100.0%	100.0%
N	55	40	95

The data in Table 4-185 indicates there was a highly significant difference between these two groups of retirees in terms of the amount of planning they did for retirement. A statistical analysis of the data in Table 4-185 yields a chi square of 10.52 (2 d.f.), which is significant at the .01 level, and thus, allows us to reject the null hypothesis with a great deal of confidence. Apparently the preretirement counseling was effective in it's primary purpose of stimulating the employees before their retirement to begin to plan for their retirement. This finding, combined with the other data in this section, would lead us to believe that there was a very positive effect from the preretirement counseling in stimulating the employees to do planning, however, apparently the effectiveness of the postretirement program has to a large extent, compensated for the differential which we observed in Section I of this chapter, i.e., the fact that persons who do plan for their retirement do seem to be better adjusted on all of the attitudes of adjustment. In other words, whereas we have already found that preretirement counseling does stimulate planning and does appear to be related to more effective adjustment, therefore, the fact that in this company those without preretirement counseling seemed to be as well adjusted, would tend to indicate that postretirement counseling to a large extent, compensates for the lack of preretirement counseling and planning.

Table 4-185

Ho: There will be no significant difference in amount of planning done (before) for retirement between retirees who took preretirement counseling and those who are presently involved in postretirement counseling. (560 vs. 604)

	Counseling Program		
Plans for Retirement	Preretirement	Postretirement	Total %
Few plans	9.1%	35.0%	20.0%
Average plans	25.5%	25.0%	25.3%
Many plans	65.5%	40.0%	54.7%
Total %	100.0%	100.0%	100.0%
N	55	40	95

Table 4-186 and 4-187 also report two indices which reflect no significant difference between the two groups of retirees. Table 4-186 concerns the satisfaction of the retiree with the timing of his retirement decision. The chi square was only .55. For the data in Table 4-187 the chi square was 1.31, which was equally non-significant. The data further indicates that in terms of the positiveness or negativeness of retirees' attitudes there apparently is no difference between those retirees who were involved in preretirement counseling as compared with those retirees who are involved in postretirement counseling.

Table 4-186

Ho: There will be no significant difference in the satisfaction with the decision to retire between retirees who took preretirement counseling and those who are presently involved in postretirement counseling. (353 vs. 604)

	Counseling Program		
Satisfaction with Decision	Preretirement	Postretirement	Total %
Satisfied	47.3%	55.0%	50.5%
Not satisfied	52.7%	45.0%	49.5%
Total %	100.0%	100.0%	100.0%
N	55	40	95

Table 4-187

Ho: There will be no significant difference in the stereotypes of retirement between retirees who took preretirement counseling and those who are presently involved in postretirement counseling. (544 vs. 604)

	Counseling Program		
Stereotypes of Retirement	Preretirement	Postretirement	Total %
High (positive)	29.6%	20.5%	25.8%
Medium	31.5%	41.0%	35.5%
Low (negative)	38.9%	38.5%	38.7%
Total %	100.0%	100.0%	100.0%
N	54	39	93

One of the three major subareas indicating adjustment to retirement is amount of the retiree's income and his satisfaction with it. In Tables 4-188 through 4-192, we find the data comparing the two groups on some of the various indices of retirement finances. An examination of these tables leads us to believe that none of them indicate a statistically significant difference between the two groups of employees. However, of those tables which do approach a level of statistical significance, observation leads us to believe that in every case, the data is in a direction favoring the financial adjustment of persons involved in postretirement counseling. For example, in Table 4-188, we see that seventy-two percent (72%) of the retirees involved in postretirement counseling(as compared with only fifty-nine percent (59%) of the retirees involved in preretirement counseling) indicate their monthly retirement is over $550. A chi square analysis of the data in Table 4-188 is 1.58 (1 d.f.), which is only significant at the .30 level. Although this is not high enough to allow us to say with any degree of confidence that there is a consistent difference between the responses of the two groups, the difference which does exist tends to indicate that slightly more employees involved in postretirement counseling do have a higher retirement income than those persons involved in the preretirement counseling. This is indeed surprising because retirees in both of these groups received the same amount of retirement benefits from the company, and we assumed that if the preretirement planning had been effective, then the persons who had planned for their financial security in retirement would actually have higher retirement incomes than those persons who did not. This hypothesis however, does not appear to be confirmed by the data. Likewise, in Table 4-189, we find an equally unexpected result. Although the chi square of 1.23 (1 d.f.) is only significant at the .30 level, which does not allow us to reject the null hypothesis with any degree of confidence, an inspection of the data in Table 4-189 does indicate that whereas 90% of those persons involved in postretirement counseling indicated their retirement income is the same or more than they expected, only approximately 82% of the persons in preretirement counseling so specified. Even more surprising is the other side of the table which indicates that slightly over 18% of the persons involved in preretirement counseling programs found that their retirement income was less than they expected. This is contrary to what might be assumed to be the results of an effective preretirement counseling program, i.e., the assumption being that a preretirement counseling program would allow the retiree to know exactly how much his income would be during retirement. The most obvious explanation of this kind of result would be that the particular segment of this company's preretirement counseling program which deals with financial planning may be less than effective.

Table 4-188

Ho: There will be no significant difference in amount of retirement income between retirees who took preretirement counseling and those who are presently involved in postretirement counseling. (593 vs. 604)

	Counseling Program		
Income	Preretirement	Postretirement	Total %
Low	40.7%	27.8%	35.6%
High	59.3%	72.2%	64.4%
Total %	100.0%	100.0%	100.0%
N	54	36	90

Table 4-189

Ho: There will be no significant difference in discrepancy between expected and actual income in retirement between retirees who took preretirement counseling and those who are presently involved in postretirement counseling. (297 vs. 604)

	Counseling Program		
Income in Retirement is:	Preretirement	Postretirement	Total %
Less than expected	18.2%	10.0%	14.7%
Same or more than expected	81.8%	90.0%	85.3%
Total %	100.0%	100.0%	100.0%
N	55	40	95

Table 4-190

Ho: There will be no significant difference in extent of economic deprivation in retirement between retirees who took preretirement counseling and those who are presently involved in postretirement counseling. (546 vs. 604)

	Counseling Program		
Economic Deprivation	Preretirement	Postretirement	Total %
Low	45.5%	57.5%	50.5%
Medium	29.1%	30.0%	29.5%
High	25.5%	12.5%	20.0%
Total %	100.0%	100.0%	100.0%
N	55	40	95

Table 4-191

Ho: There is no significant difference in the attitudes toward present financial status between retirees who took preretirement counseling and those who are presently involved in postretirement counseling. (548 vs. 604)

Attitude Toward Financial Status	Counseling Program		
	Preretirement	Postretirement	Total %
Low (negative)	29.6%	15.4%	23.7%
Medium	24.1%	35.9%	29.0%
High (positive)	46.3%	48.7%	47.3%
Total %	100.0%	100.0%	100.0%
N	54	39	93

Table 4-192

Ho: There will be no significant difference in perceived adequacy of retirement income between retirees who took preretirement counseling and those who are presently involved in postretirement counseling. (463 vs. 604)

Adequacy of Monthly Income	Counseling Program		
	Preretirement	Postretirement	Total %
More than adequate	20.4%	16.2%	18.7%
Just adequate	40.7%	51.4%	45.1%
Less than adequate	38.9%	32.4%	36.3%
Total %	100.0%	100.0%	100.0%
N	54	37	91

Table 4-190 and 4-191 also indicate no significant difference between the two groups, however, again, a visual inspection of the data in these two tables indicates that persons who were involved in preretirement counseling report a slightly higher degree of economic deprivation and a slightly lower degree of satisfaction with their financial status after retirement than do those retirees who are participating in postretirement counseling. An analysis of the data in Table 4-190 yields a chi square of 2.61 (2 d.f.), which is significant only at the .30 level and thus, we cannot reject the null hypothesis with any degree of confidence. A statistical analysis of the data in Table 4-191 yields a chi square of 3.01 (2 d.f.), which is also significant only at the .30 level, and likewise, does not allow us to reject the null hypothesis with any degree of confidence.

The data reported in Table 4-192 may relate to the single most important hypothesis concerning income as an index of adjustment. We asked the retirees to indicate the adequacy of their monthly income, since we felt that adequacy of monthly income is probably more significant than either actual amount of income, expectations, attitudes toward financial status, or even the kinds of items being measured by the scale questions under economic deprivation. An examination of the data in Table 4-189 indicates no apparent difference between the two groups of retirees and a statistical analysis of the data yields a chi square of 1.00 (2 d.f.), which is not significant at any level. Thus, on what we believe to be the most important single indes of income, as it effects adjustment in retirement, i.e., adequacy, we find no significant difference in the two groups. It should be noted, however, that approximately 33% of all of the employees in both pre- and postretirement programs indicated that their monthly income was less than adequate, whereas only 22% of all retirees in all companies so indicated, and in the aerospace field, only approximately 15% of the retirees so indicated.

Tables 4-193, 4-194, and 4-195 report data relevant to our second area of adjustment to retirement, health. All three of these tables indicate there is no significant difference between the health, or health attitudes of the retirees related to the pre- or postretirement counseling program. Table 4-193, concerning overall rating of health, yields a chi square of 1.98 (2 d.f.), which is not significant at any level; Table 4-194, which deals with the retiree's attitudes toward health, yields an even lower chi square of .04; and Table 4-195 which reports the perception of the retirees concerning whether their health is worse, the same, or better than they expected before they retired, yields a chi square of only .77. Obviously, none of these chi squares even approach a level of significance, and consequently, we can say that there is no evidence to indicate that preretirement counseling is more effective than postretirement counseling in promoting better health, or better attitudes toward health after retirement.

However, it is interesting to note that in comparing health and finance we find that 10% of the persons with preretirement counseling report their health is less than they expected, whereas 18% or approximately twice the number of employees reported their income is less than they expected. This would tend to confirm our earlier explanation. We would logically assume that income, which can be predetermined, would show less variation than health, which in most cases cannot be predetermined; however, in this case we find there is more discrepancy between expectation and reality for income than there is for health, which again leads us to believe that this particular company's preretirement counseling program may not have adequately confronted the employee with the issues involved in the economic aspects of planning for his retirement.

Table 4-193

Ho: There will be no significant difference in ratings of health in retirement between retirees who took preretirement counseling and those who are presently involved in postretirement counseling. (248 vs. 604)

	Counseling Program		
Health Rating	Preretirement	Postretirement	Total %
Poor to fair	14.5%	10.0%	12.6%
Good	45.5%	60.0%	51.6%
Excellent	40.0%	30.0%	35.8%
Total %	100.0%	100.0%	100.0%
N	55	40	95

Table 4-194

Ho: There will be no significant difference in attitudes toward health in retirement between retirees who took preretirement counseling and those who are presently involved in postretirement counseling. (537 vs. 604)

	Counseling Program		
Attitude Toward Health	Preretirement	Postretirement	Total %
Low (negative)	29.1%	27.5%	28.4%
Medium	32.7%	32.5%	32.6%
High (positive)	38.2%	40.0%	38.9%
Total %	100.0%	100.0%	100.0%
N	55	40	95

Table 4-195

Ho: There will be no significant difference in discrepancy between expected and actual health in retirement between retirees who took preretirement counseling and those who are presently involved in postretirement counseling. (249 vs. 604)

	Counseling Program		
Health Expectation	Preretirement	Postretirement	Total %
Worse than expected	9.1%	2.5%	6.3%
Better than expected	90.9%	97.5%	93.7%
Total %	100.0%	100.0%	100.0%
N	55	40	95

Tables 4-196 through 4-201 report data relevant to testing of our hypothesis in the third area of adjustment to retirement, activities. Here, again, we find that none of the measurements yielded a difference between the two groups of retirees which was statistically significant, however, two of the areas do indicate a strong trend in the expected direction in favor of a more active involvement for those retirees who were involved in preretirement counseling compared with the retirees involved in postretirement counseling.

Table 4-196

Ho: There will be no significant difference in number of retirement activities between retirees who took preretirement counseling and those who are presently involved in postretirement counseling. (521 vs. 604)

	Counseling Program		
Number of Activities	Preretirement	Postretirement	Total %
Low	20.0%	15.0%	17.9%
Medium	14.5%	32.5%	22.1%
High	65.5%	52.5%	60.0%
Total %	100.0%	100.0%	100.0%
N	55	40	95

Table 4-197

Ho: There will be no significant difference in the change in number of activities since retirement between retirees who took preretirement counseling and those who are presently involved in postretirement counseling. (167 vs. 604)

Change in Number of Activities	Counseling Program		
	Preretirement	Postretirement	Total %
Decrease	16.4%	22.5%	18.9%
Same	41.8%	42.5%	42.1%
Increase	41.8%	35.0%	38.9%
Total %	100.0%	100.0%	100.0%
N	55	40	95

Table 4-198

Ho: There will be no significant difference in extent of participation (intensity) in activities between retirees who took preretirement counseling and those who are presently involved in postretirement counseling. (525 vs. 604)

	Counseling Program		
Intensity of Participation	Preretirement	Postretirement	Total %
Low	34.5%	22.5%	29.5%
Medium	29.1%	37.5%	32.6%
High	36.4%	40.0%	37.9%
Total %	100.0%	100.0%	100.0%
N	55	40	95

Table 4-199

Ho: There will be no significant difference in the change in extent of participation in activities since retirement between retirees who took preretirement counseling and those who are presently involved in postretirement counseling. (168 vs. 604)

Change in Intensity of Participation	Counseling Program		
	Preretirement	Postretirement	Total %
Less	20.0%	25.0%	22.1%
Same	27.3%	32.5%	29.5%
More	52.7%	42.5%	48.4%
Total %	100.0%	100.0%	100.0%
N	55	40	95

Table 4-200

Ho: There will be no significant difference in the enjoyment of retirement activities between retirees who took preretirement counseling and those who are presently involved in postretirement counseling. (529 vs. 604)

Enjoyment of Retirement Activities	Counseling Program		
	Preretirement	Postretirement	Total %
Low	27.3%	42.5%	33.7%
Medium	36.4%	30.0%	33.7%
High	36.4%	27.5%	32.6%
Total %	100.0%	100.0%	100.0%
N	55	40	95

Table 4-201

Ho: There will be no significant difference in the change in enjoyment of activities after retirement between retirees who took preretirement counseling and those who are presently involved in postretirement counseling. (169 vs. 604)

Change in Enjoyment of Activities Since Retirement	Counseling Program		
	Preretirement	Postretirement	Total %
Less	9.1%	7.5%	8.4%
Same	61.8%	55.0%	58.9%
More	29.1%	37.5%	32.6%
Total %	100.0%	100.0%	100.0%
N	55	40	95

For example, a visual observation of Table 4-196 indicates that those persons who were involved in preretirement counseling programs now participate in more activities than do those persons who are now involved in the postretirement counseling program. The chi square for Table 4-196 is 4.44 (2 d.f.), which is only significant at the .20 level and this is not high enough to allow us to reject the null hypothesis with any degree of confidence. Likewise, the data in Table 4-200 yields a chi square of 2.43 (2 d.f.), which is significant at the .30 level, again, not high enough to allow us to reject the null hypothesis with any degree of confidence, but certainly high enough to indicate a trend. A visual inspection of the data in Table 4-200 thus leads us to believe that employees who have participated in preretirement counseling may enjoy their retirement activities more than persons who did not participate in preretirement counseling, but are involved in the postretirement counseling program.

Table 4-197, 4-198, 4-199, and 4-201 report other indices of retirement activities, none of which even approach a degree of statistical significance, and thus, we can say in all cases that there appears to be no difference between persons participating in pre- and postretirement counseling. Table 4-197 reports the amount of change in activities since retirement, and a statistical analysis of the data yields a chi square of only .74. Table 4-198 concerns intensity of participation in retirement activities, and a statistical analysis yields a chi square of only 1.72. Table 4-199 indicates there has been no significant difference in the amount of change in participation in activities since retirement between the two groups, as indicated by the chi square of only .75.

Thus, the only two areas where we see any trend toward better retirement adjustment for persons involved in preretirement counseling are in the areas of number of activities and enjoyment of those activities. We also discovered there is no significant difference between the two groups which would leads us to indicate that retirees who are now participating in more activities and enjoying their activities more than persons who did not participate in planning were actually participating in more activities and enjoying activities more than before retirement. This would certainly confirm our hypothesis related to the effect that preretirement counseling should lead a person to begin to participate in activities and should increase their enjoyment of those activities before he retires; whereas, the person who tends to resist retirement or for some other reason does not begin to plan for his retirement activities, will tend to express an attitude of "as soon as I retire I will begin to ....."

The second part of our analysis concerns the effect of preretirement counseling upon the employee's attitude toward his job and other indices of morale, which we are hypothesizing would lead to more effective job performance before retirement. This hypothesis was apparently confirmed in the differential analysis of the attitude of present employees who have and have not participated in preretirement counseling programs (Section V-E). Consequently, we asked these two groups of employees the same question, realizing that there would be a certain degree of contamination in the fact that the group of retirees who, over the years, have participated in the postretirement counseling program, will have continued to have their previous attitudes modified by continued contact with a sympathetic representative of the company.

The data in Table 4-202 through 4-207 indicates that there is no significant difference between the pre- and postretirees in terms of their attitude toward supervision, work itself, their particular job, the company, the pension, or the fairness of the company's mandatory retirement policy. The only area where there is a possible trend toward a significant difference is in attitudes toward company. As indicated in Table 4-205, the chi square of 2.65 (2 d.f.) is only significant at the .30 level, and does not allow us to reject the null hypothesis with any degree of confidence. A visual observation of the data indicates that there is a more positive attitude toward the company for those retirees who are involved in postretirement counseling programs. Table 4-202 concerning attitudes toward supervision, yields a chi square of 2.41 (2 d.f.), which is not significant. Table 4-210 is essentially the same. The data in this table yields a chi square of 3.31 (2 d.f.), which is not significant. Table 4-204 concerning attitudes toward the job yields a chi square of only .72. Tables 4-206 and 4-207 dealing with satisfaction with the company's pension, and mandatory retirement policies respectively, yield chi squares of 2.33 (2 d.f.), and .09, neither of which is significant.

Thus, in summary, it would appear that there is very little difference in the adjustment of retirees who participated in preretirement counseling and those retirees participating in postretirement counseling. The only place where the two groups seem to differ significantly is in the increased amount of planning done by those retirees who had participated in preretirement counseling programs, which indicates that the program in this company was at least somewhat effective in stimulating planning. Consequently, the fact that this planning does not result in a degree of adjustment which is greater than for those retirees who did not participate in the preretirement counseling program (which is the pattern which we have found in all of the other companies, as reported earlier in this chapter) would argue strongly for the validity of this company's postretirement counseling program in terms of producing the same results as the preretirement counseling program. The next question, of course, that must be asked concerns the relative cost of the two programs. It should also be recorded that in the interviews we found none of the (possibly assumed) negative side effects of a "paternalistic" program such as postretirement counseling.

Table 4-202

Ho: There is no significant difference in attitudes toward supervision before retirement between retirees who took preretirement counseling and those who are presently involved in postretirement counseling. (552 vs. 604)

Attitude Toward Supervision	Counseling Program		
	Preretirement	Postretirement	Total %
Negative	38.2%	23.1%	31.9%
Medium	25.5%	30.8%	27.7%
Positive	36.4%	46.2%	40.4%
Total %	100.0%	100.0%	100.0%
N	55	39	94

Table 4-203

Ho: There is no significant difference in attitudes "toward my work" before retirement between retirees who took preretirement counseling and those who are presently involved in postretirement counseling. (554 vs. 604)

	Counseling Program		
Attitude Toward Work	Preretirement	Postretirement	Total %
Negative	21.8%	10.0%	16.8%
Average	41.8%	47.5%	44.2%
Positive	36.4%	42.5%	38.9%
Total %	100.0%	100.0%	100.0%
N	55	40	95

Table 4-204

Ho: There is no significant difference in the attitudes toward the job before retirement between retirees who took preretirement counseling and those who are presently involved in postretirement counseling. (556 vs. 604)

	Counseling Program		
Attitude Toward Job	Preretirement	Postretirement	Total %
Negative	18.5%	15.0%	17.0%
Average	42.6%	37.5%	40.4%
Positive	38.9%	47.5%	42.6%
Total %	100.0%	100.0%	100.0%
N	54	40	94

Table 4-205

Ho: There is no significant difference in the attitude toward the company before retirement between retirees who took preretirement counseling and those who are presently involved in postretirement counseling. (558 vs. 604)

Attitude Toward Company	Counseling Program Preretirement	Postretirement	Total %
Negative	27.8%	15.0%	22.3%
Average	33.3%	32.5%	33.0%
Positive	38.9%	52.5%	44.7%
Total %	100.0%	100.0%	100.0%
N	54	40	94

Table 4-206

Ho: There is no significant difference in satisfaction with the company pension between retirees who took preretirement counseling and those who are presently involved in postretirement counseling. (465 vs. 604)

Satisfaction with Company Pension	Counseling Program Preretirement	Postretirement	Total %
Very dissatisfied	11.1%	2.6%	7.6%
Somewhat dissatisfied	25.9%	28.9%	27.2%
Somewhat satisfied	37.0%	42.1%	39.1%
Very satisfied	25.9%	26.3%	26.1%
Total %	100.0%	100.0%	100.0%
N	54	38	92

Table 4-207

Ho: There is no significant difference in the attitude toward the fairness of the company's mandatory retirement policy between retirees who took preretirement counseling and those who are presently involved in postretirement counseling. (204 vs. 604)

Attitude Toward Mandatory Retirement Policy	Counseling Program Preretirement	Postretirement	Total %
Yes, it's fair	63.0%	60.0%	61.7%
No, it's not fair	37.0%	40.0%	38.3%
Total %	100.0%	100.0%	100.0%
N	54	40	94

It is also interesting to look at one final issue in terms of interpreting the data within this individual company. This is a company that has always prided itself on employee loyalty. Yearly, they spend large amounts of money with the goal of increasing their employee's motivation and commitment to work. Consequently, it is interesting to note that in one of the questions concerning the retiree's attitudes about retirement, we find that 40% and 44% (in the two divisions) of all employees who retired at the regular retirement age indicated to some degree that they resisted the idea of retiring. This is compared with only 30% for all eight of the companies in the sample and approximately 20% for the same type of retirees in aerospace organizations. Thus, it may be that in a company where motivation and commitment to the job (and resistance to retirement) is as strong as it is in this company, what is really needed is a much more intensive preretirement counseling program than the one presently being conducted by this company. Such an intensive preretirement counseling program might produce a significant difference in adjustment to retirement between the two groups of retirees. In other words, if the company were to spend as much money on their preretirement counseling program as they do on their postretirement counseling program, then we might see more difference between the adjustment of two groups of employees. In fairness, it should also be noted in passing that whereas their resistance to retirement is higher than the average of all companies, their adjustment is as high or higher than the other companies. Thus, resistance may not be related to lack of adjustment in the presence of either a pre- or postretirement counseling program. This is a stimulating and fruitful area for future research. Based on this very limited study, it would be our hypothesis that the degree of resistance to retirement before the preretirement counseling program begins would have no effect upon the effectiveness of the counseling, assuming that the counseling was intensive and that the resistance was not so high as to preclude the employee's voluntary attendance.

D. Summary of Chapter IV Results:

In an attempt to summarize the results of the ninety-six (96) tests of hypotheses which have been reported in the first four sections of this chapter, the following chart allows the reader to see all of the results graphically represented on one page. Overall, it indicates there is a significantly better adjustment of retirees who have taken preretirement counseling than for retirees who have not. Not all of the indices and questions in areas which we expected would be related to adjustment in retirement were found to be significantly related to participation in a preretirement counseling program, but enough are shown to be significantly related to retirement adjustment that we can conclude with some degree of confidence that there is a significant difference in the degree of adjustment between persons who have and have not had preretirement counseling.

The Relationships Between Preretirement Counseling and Factors Related to Adjustment and Resistance to Retirement

Code:
R = Retirees, both early and regular.
E = Active employees.
A = Comparison of responses of retirees or employees in companies with preretirement counseling programs vs. response of employees or retirees in companies without preretirement counseling.
B = Comparison of responses of employees or retirees who have particopated in preretirement counseling vs. responses of those who have not.

C = Comparison of responses of employees or retirees in companies with preretirement counseling programs who participated vs. responses of employees or retirees in the same companies who did not participate.

D = Comparison of responses of employees or retirees who participated in preretirement counseling and reported the experience as very helpful vs. those who participated but did not feel the program was very helpful.

X = Comparison of responses of retirees who participated in preretirement counseling program vs. those who participated in an on-going postretirement counseling program.

* = Indicates the significance level was less than .20 (higher).

	A		B		C		D		X
	R	E	R	E	R	E	R	E	R
(1) Adjustment (resistance) (self-report scale)	*	*	.001	*	.001	*	*	.05	.10
(2) Adjustment (resistance) (interviewer rating)	*	*	.005	*	.005	*	*	.10	*
(3) Length of time to adjust	*	*	*	*	*	*	*	*	*
(4) Plans for retirement	*	*	.01	*	.01	*	.10	*	.01
(5) Satisfied with timing of retirement	*	-	*	-	*	-	*	-	*
(6) Less negative stereotypes of retirement life	.10	*	.05	.01	.20	.05	*	*	*
(7) Retirement income	.025	*	.10	.10	*	*	*	*	*
(8) Discrepancy between actual and expected retirement income	*	-	*	-	*	-	*	-	*
(9) Adequacy of retirement income	.20	*	.025	*	.10	*	*	*	*
(10) Health (present)	*	*	.025	.05	.005	.10	*	*	*
(11) Attitude toward health	*	*	*	*	.10	*	*	*	*
(12) Discrepancy between actual and expected health	*	-	*	-	*	-	*	-	*
(13) Number of activities (present)	.005	*	.001	.05	.001	.10	*	*	.20
(14) Intensity of participation (present)	*	*	*	*	*	*	*	*	*
(15) Enjoyment of activities (present)	*	*	.10	*	*	*	.10	.05	*
(16) Change (increase) in:									
(a) Number of activities	*	*	*	.05	*	*	.001	*	*
(b) Intensity of participation	*	*	*	*	*	.01	*	*	*
(c) Enjoyment of activities	*	*	*	*	.20	*	.20	*	*
(17) Favorable attitude toward:									
(a) Work	*	*	*	*	*	*	*	*	*
(b) Job	.20	*	.10	*	*	.05	.10	*	*
(c) Supervision	*	*	*	*	*	.10	.05	*	*
(d) Company	*	*	.20	.10	.20	.025	.01	.01	*
(e) Pension	*	*	*	*	*	*	*	*	*
(f) Mandatory retirement policy	*	*	*	*	.10	*	*	*	*

CHAPTER V

SUMMARY, CONCLUSIONS, AND IMPLICATIONS

The emergence in recent years of the institution of retirement has focused attention upon the need to prepare older employees for a new life role. Many companies have instituted preretirement preparation programs in the interest of helping employees make the transition from work to retirement. The primary focus of this study is to investigate the effectiveness of company preretirement counseling programs and thus hopefully to contribute to the development of more enlightened personnel management policies for the older and retiring employee. Specifically, a major objective of the study was to determine whether exposure to intensive, comprehensive preretirement counseling carried out by the company had any significant effect in reducing resistance among employees or aiding in the retirement adjustment of retirees.

The study was also designed to determine whether the degree of employee resistance or retiree adjustment is measurable; whether the interrelated variables contributing to resistance or adjustment to retirement can be identified, measured, and evaluated; and whether differences are explainable in terms of an individual's inclination toward preretirement planning or exposure to preretirement counseling programs.

Although company preretirement counseling programs have grown in number and popularity in recent years, few research studies have attempted to assess the extensiveness or comprehensiveness of the programs offered by the companies, and only one recent study has attempted to assess the effects of a preretirement education program in terms of the temporal and qualitative aspects of adjustment following separation from work.[1] The major findings of this study were that preretirement counseling programs did reduce dissatisfaction with retirement and worry over health, and encouraged engagement in activities, including social activities. However, most of the measurements were not statistically significant.

The research plan incorporated the following features: eight companies were selected, four of which provided preretirement counseling to employees and four which did not. Survey data were collected using depth interview techniques with older employees and retirees who were selected on a random basis from the rolls of the participating companies. In total, 648 older employees and retirees were interviewed.

Some Distinguishing Characteristics of the Sample

General Characteristics of Retirees and Older Employees The results of this study should be interpreted in the light of the special attitudes and conditions which existed when this group of 648 retirees and aging workers are compared to other groups. Major distinguishing characteristics are:

1. Approximately twenty-five percent (25%) of the retirees tend consistently to resist retirement while seventy-five percent (75%) accept the idea of retirement.

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[1] W. W. Hunter, A Longitudinal Study of Preretirement Education (Ann Arbor, University of Michigan, 1968.)

2. Forty percent (40%) of employees and forty-three percent (43%) of retirees felt that a mandatory retirement age was unfair.

3. Only sixteen percent (16%) of this sample of retirees was currently employed. This contrasts with national figures showing that over half of the retirees receiving OASDHI are still working.

4. Most retirees have either the same or a greater number of activities in retirement (rather than fewer) than existed during their working years.

5. Good health tends to characterize both groups of retirees and employees.

6. The financial status of the sample of retirees in this study shows some marked deviations from other studies description of the "average" group of retirees. First, ninety-eight percent (98%) of the group were receiving pensions from their former employers. The 1963 Survey of the Aged reported only approximately sixteen percent (16%) of all retired people as receiving pensions under employer pension plans. Second, about thirty percent (30%) of the group had a fairly substantial income during their working lives, falling into the bracket $941-$1500 per month. Third, only fifteen percent (15%) of the retirees reported present living standards lower than that which they had earlier in their lifetimes.

   Fourth, the workers in this survey were asked to compare their actual retirement income with expected retirement income. Interestingly enough, only fifteen percent (15%) of the retirees indicated they were receiving less retirement income than they expected, and twenty-two percent (22%) reported income to be more than they expected. A common belief about retirement is that individuals always expect more than they are going to get. Apparently persons in this group of retirees are fairly realistic about financial expectations. Over sixty percent (60%) were satisfied or very satisfied with their pension income. Fifth, liquid asset position of these respondents appeared to be good, with only approximately thirteen percent (13%) reporting no bank balances. Sixty percent (60%) of the group reported ownership in some stocks.

   Finally, over three-fourths of the group do not worry about money matters. On this basis, one would expect the retirement adjustment of this group to be rather good, at least insofar as satisfactory adjustment depends upon financial status.

7. Seventy percent (70%) of the employees and sixty-seven percent (67%) of the retirees have made plans "for a month or years" from now. The greatest amount of planning before retirement was for financial needs.

8. Less than twenty-five percent (25%) of the group mentioned the existence of an employer's preretirement counseling program, although approximately one-half of the people were from companies with such programs.

9. Concerning adjustment to retirement, over half of the retirees in this sample (57%) reported they adjusted to retirement in a few weeks. Another sixteen percent (16%) reported adjusting within a few months, but an amazingly high twenty-six percent (26%) indicated in some way that they still had not adjusted to nonwork.

Early Retirees vs. Regular Retirees. Approximately fifty percent (50%) of the retiree group had retired early (before age sixty-five). Major findings were:

1. Early retirees differ in regard to finances: The early retiree received more income from equity investment sources, made more financial plans, and were generally more successful in saving for retirement than regular retirees.

2. Early retirees were generally more pessimistic before retirement about their future health as compared to the regular retirees, but in retirement there were few actual differences between regular and early retirees. The lack of an optimistic outlook for continued good health may weigh heavily in the early retirement decision.

3. Although a large number of people in the sample made retirement plans on their own initiative, the early retirees did so more consistently than regular retirees.

4. Early retirees tend to be more satisfied in retirement than regular retirees, and more of them reported retiring early to enjoy life than is true of regular retirees. Early retirees who have entered retirement of their own volition are not as likely as regular retirees to be dissatisfied with their retired status.

Adjustment to Retirement. A major effort was made in the study to isolate the factors related to adjustment in retirement. For the group of 416 retirees, adjustment to retirement was measured by a previously validated questionnaire. Major findings are:

1. Adjustment scores were significantly greater for the retiree who had the greatest retirement income, who perceived this higher income to be "adequate," and who experienced the least decline in living standards after retirement. Finances do appear to be very closely related to retirement adjustment. These findings are consistent with previous studies of retirement adjustment.

2. Health is importantly related to adjustment in retirement, i.e., the better the retirees' health (as well as attitudes toward the state of health), the better will be adjustment in retirement.

3. In reviewing all of the various measurements of retirement activities and their relationship to successful adjustment in retirement, clear evidence exists that well-adjusted retirees are those who are more active than less-adjusted retirees. In addition, better-adjusted retirees appear to have increased both the number and extent of their participation in activities since retirement. This would indicate that well-adjusted retirees increase their activities after retirement, and are not just more active people before retirement. However, the evidence in Chapter IV shows that retirees who participate in preretirement counseling increase their activities before retirement.

   There is almost no support in our results for the so-called "disengagement" theory of retirement, which postulates retirement as one in which retirees gradually withdraw from active participation in the life of the community. Almost all of the retirees in this sample were engaged in various activities after retirement at the same or a higher level than before retirement. However, it is interesting to note that the typical retiree was not as involved after retirement as they had expected to be before retirement.

4. On each of the specific factors such as attitudes toward work, the job, supervision, and the company, there were significant differences between well adjusted and poorly-adjusted retirees. In any case, high job satisfaction is positively related to adjustment in retirement. If a retiree was satisfied with his job, his supervisor, and the company before retirement, he was much more likely to fall into a high adjustment in retirement category than was true if he had negative attitudes in these three areas.

5. The factors of marital status and permanency of residence were not associated with retirement adjustment in this study.

Resistance to Retirement. For the group of 232 older employees, resistance to retirement was variously related to certain factors as follows:

1. The higher the monthly income and the less the expected change in the standard of living after retirement, the less the resistance to retirement that may be expected. Employees with a negative attitude toward their present financial status tend to resist retirement more than those with a more optimistic present attitude.

2. In comparing the relationship between resistance to retirement and present level of participation, intensity, and enjoyment of activities as well as expected level of participation, intensity and enjoyment of activities after retirement, we found only one significant relationship. This relationship was between resistance and expected change in enjoyment of retirement activities. Those older employees with less resistance to retirement were quite likely to expect activities in retirement to become more enjoyable.

3. Resistance in retirement varied according to the degree to which retirees believed common "stereotypes" about retirement (these stereotypes were inaccurate and negative beliefs).

4. We also found that the employees with poorer present health resisted retirement more than those with better health. Thus, those employees who are least able to work are resisting retirement the most. Again, the most plausible explanation is either that employees resent (and therefore resist) being forced to have to quit because of poor health; or that since resistance is inversely related to planning, those who are now being forced to retire because of health are even more resistant because they know they are not prepared to retire.

5. It was noticed earlier that there appeared to be no evidence to support the theory that employees who have more off-the-job activities, or enjoy them more, will be less resistant to retirement. Conversely, we did not find that employees who get more of their satisfaction on the job are more

resistant to retirement. Likewise, resistance did not appear to be related to job morale, attitudes toward company, supervisor, or skill level. Thus, there was little support for the theory that the highly motivated, highly job and company oriented employee will resist retirement the most.

Mathematical Model. A regression equation explaining about fifty-seven percent (57%) of the variance in retirement adjustment and thirty-eight percent (38%) of resistance to retirement was developed. The factors of retirement income, health, belief in stereotypes of retirement, plans for retirement, and number of activities were most significant in explaining the observed variation in adjustment and resistance scores.

Preretirement Planning. The effects of preretirement planning for the entire population of retirees and older employees was examined with the following results:

1. A highly positive significant relationship was discovered between financial planning and level of retirement income. Retirees who planned in advance apparently not only have a larger income but are also more satisfied with their level of retirement income. The lack of financial planning is very closely related to high resistance to retirement among older employees. Employees who are making many plans tend to believe their retirement income will be more than adequate, whereas those who made no plans tend to believe their retirement income will be less than adequate.

2. Planning also seems to pay off in more activities after retirement.

3. People who are well-adjusted in retirement have done more planning for their health needs than those who are less well adjusted. However, there was no relationship found between amount of planning for health needs and better health after retirement. There was no relationship between planning for health needs and resistance to retirement, nor between the amount of planning and actual health. One of the reasons we may not see a stronger relationship here might be because there was such a small amount of planning for health needs reported by employees and retirees, and what planning there was might have been relatively ineffective.

4. Of the eight companies, four had preretirement counseling programs. The "graduates" rate the program as "helpful," but the objective data is generally lacking which shows that it either made an impact on their awareness or on their planning. However, the results in Chapter IV indicate that attendance in the program does result in more effective adjustment in retirement. Consequently the results of this study raise questions about the exact nature of the relationship between program content, planning, and adjustment; and further research is needed to clarify these questions.

There was considerable evidence that resistance to retirement is characterized by a high degree of "wishful thinking." In fact, this may be the variable which allows the high resistor to be that way, which allows him to rationalize away the need for planning and even the need to admit that he someday soon must retire. If this explanation is plausible, then we must seriously question the validity of the present form of some preretirement counseling because of its apparent inability to confront the resistor with a more realistic view of his present and future needs. Indeed, there was much evidence reported in this study to support the conclusion that, whereas the counseling programs were praised by a high percentage of those who attended, they did not appear to have produced much planning. Again, this seems to indicate that the preretirement counseling programs were being evaluated on the basis of their personal interest or entertainment value, not their effectiveness in producing a great deal of specific planning, however, it did produce overall less resistance and more adjustment.

The Effect of Preretirement Counseling on Adjustment to Retirement

A major emphasis of our research was to determine an answer to the question: "Does preretirement counseling contribute to effective adjustment after retirement?" We attempted to answer this question through four different analyses, comparing preretirement counseling with various measurements of retirement adjustment. (A) We compared the responses of retirees who had taken preretirement counseling from the four companies with programs against the responses of those who had not from all eight companies. (B) We made the same comparisons, but only within the four companies with programs, so that we were comparing retirees who had chosen to participate in preretirement counseling against those who had chosen not to participate. The point of difference between the first and second comparison is that in the first comparison there were some retirees who did not have the opportunity for counseling, but probably, on their own did comparable planning. Therefore, we would expect smaller differences to appear in (A) than in (B). (C) We also compared the responses of all retirees from the four companies without programs against the responses of all retirees (both with and without counseling) from companies with programs.[1] (D) Finally, we compared the responses of retirees and employees who had participated in preretirement counseling and thought it was "very helpful" against the responses of those who had participated in counseling but did not think it was that helpful.

Findings were as follows:

A. When comparisons were made between responses of retirees who had and had not taken part in preretirement counseling, significant differences were found on many of the adjustment indicators, suggesting that retirees with counseling were experiencing more effective adjustment in retirement than those who had not. Specific areas where significant differences were found between the two groups included overall adjustment, rated adjustment (perceived by the interviewer), amount of planning done for retirement, belief in stereotypes of retirement, adequacy of income, subjective rating of health, and number of retirement activities. In addition, on six (6) more of the dependent variables we found that the data appeared to be in the direction of our expectations, that is, more favorable adjustment for retirees who had participated in preretirement counseling programs; but the data did not reach a level of significance which would allow us to reject the null hypothesis with any degree of confidence on these six variables.

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[1] We realized that there were a number of retirees in the sample from companies with preretirement counseling programs who had not been exposed to the counseling program, but we reasoned that there might be an "osmosis" effect (i.e., an employee might, through his contact and association with other employees who had been through this counseling program, pick up a significant amount of the essential effect of the counseling). Also, since the four companies without programs acted as a control group, we felt it would be wise to check to see how much difference there was between retirees' and employees' responses from the two types of organizations.

B. In our second series of tests of the nineteen (19) hypotheses of adjustment, we attempted to hold constant as many of the situational variables as possible. We compared questionnaire responses of retirees who had taken preretirement counseling with responses from retirees who had not, within the same company. It was by this method of comparison that the greatest differences in adjustment were found between retirees who had taken the counseling program and those who had not.[2]

The specific areas of adjustment which were found to be significantly higher for retirees with counseling were the following: Self-reported adjustment showed the most significant difference between those with and without preretirement counseling, with the interviewers' rating the next highest significant difference. Plans for retirement also showed a highly significant difference between retirees with and without counseling. We found no significant difference in length of time to adjust to retirement, nor satisfaction with the timing of retirement. Likewise, there was very little significant differences between the two groups of retirees on any of the measurements of retirement income (only one, "perceived adequacy of income" showed a difference, but only at the .10 level). However, there was a highly significant difference between the actual health of those retirees with counseling and those without; and on attitudes toward health the difference approaches significance. Thus, retirees with counseling had both better health and better attitudes toward their health. Although most of the measurements of activities tended to indicate that the retirees who had participated in preretirement counseling will be more actively and enjoyably involved in retirement, only one index really differentiated significantly between retirees who had and had not participated in preretirement counseling: the number of retirement activities.

C. In the third series of tests of our nineteen (19) hypotheses, we compared responses of all of the retirees in the sample from companies with a preretirement counseling program against responses of retirees from companies without preretirement counseling programs. In general, few significant differences were found in retirement adjustment of retirees from companies with and without preretirement counseling programs. Only in the area of number of retirement activities and the area of retirement income does there seem to be anything approaching a significant level of difference between the retirees from the two sets of companies. Although there were several other measurements which predicted more effective adjustment for retirees from companies with preretirement counseling programs, none were significant and it would be impossible to justify the existence of the preretirement counseling based on these very meager results. Consequently, we concluded that the effect of the rather large percentage of retirees in companies with counseling programs who had not taken counseling tended to cancel out significant differences. Consequently, there appears to be no justification for the "osmosis" theory of preretirement counseling. An employer who supports such counseling might thus be advised to require or strongly urge attendance at preretirement counseling sessions because voluntary attendance does not produce measurable results for all employees.

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[2] We find that seven (7) of the nineteen (19) hypotheses yielded results which allowed us to reject the null hypotheses with confidence (.10 or higher). In addition, all but three (3) of the remaining twelve (12) tests yielded data which showed a strong trend in the expected direction, that is, in favor of better adjustment for those retirees who had participated in preretirement counseling. It is also important to note that at least one (1) major variable in each of the four (4) areas (i.e., general adjustment, income, health, and activities) was found to significantly differentiate between those retirees who had and had not taken preretirement counseling.

D. A fourth test of the nineteen (19) hypotheses was made comparing responses of retirees who had taken the preretirement counseling program and thought it was very helpful with responses of retirees who had taken the preretirement counseling program but did not think it was particularly helpful or who thought it was not helpful. It is possible that for those individuals who resisted retirement, positive effects from participation in the counseling sessions could have been reduced by their attitudinal barriers.

We found only one (1) of the nineteen (19) indices which we have been using for measuring retirement adjustment which differentiated significantly between the responses of the two groups of retirees, and this was in the wrong direction. Several of the indices did show a slight trend in the expected direction, i.e., more adequate adjustment for those persons who saw the program as helpful, but none were significant; several were in the wrong direction. The two statistical tests which came closest to allowing us to reject the null hypothesis were the tests concerning plans for retirement and the degree of enjoyment of retirement activities, but neither of these approached a level of significance which would allow us to reject the null hypothesis. The one measurement which did show a significant difference between those retirees who thought the program helpful and those who did not was in the area of change in number of activities. There is no apparent reason for why those who did not see the program as very helpful would also report that they expected more change (increase) in their activities after retirement.

Thus, we may conclude that there is no significant difference between the adjustment of persons who report they find the program very helpful as compared with those who report they did not find the counseling program particularly helpful. In other words, the real differences which we have discovered in this study are between those retirees who have taken the program and those who have not. This would indicate that even an exposure to preretirement counseling which was seen as not particularly helpful by the participants still produces better results than no participation in a program at all.

The Effect of Preretirement Counseling on Older Employees' Resistance to Retirement

Approximately one-third (1/3) of the persons in our sample were employees who had not yet retired, but many in this group had already participated in preretirement counseling. Therefore, we felt it might contribute significantly to our understanding of the effects of preretirement counseling on adjustment if we compared resistance attitudes of those employees with and without counseling. Our central hypothesis here was that present employees who are nearing retirement and have had preretirement counseling will be less resistant to retirement, will have completed more planning, etc., than will be those employees who have not been exposed to counseling. Comparisons were made on the same basis as before, between responses of: (A) Employees who had and had not taken counseling, (B) employees who had and had not taken counseling within companies where counseling was available, (C) employees from companies with and without programs, and (D) employees who had taken counseling and thought it "very helpful" vs. employees who had taken counseling and did not find it so helpful. In attempting to test hypotheses concerning the relationship between preretirement counseling and employee resistance to retirement, we used most of the same indices that had been used in relation to testing our first set of hypotheses concerning the relationship between preretirement counseling and retirement adjustment.

Findings were as follows:

A. An examination of the data relevant to the comparison of attitudes of employees who had taken preretirement counseling vs. those who had not showed significant differences on only four (4) of sixteen (16) indices of resistance to retirement. In addition, two (2) of these four (4) tests indicate the relationship is in the "wrong" direction, i.e., more favorable for those without counseling. The most significant item which was found to differentiate those who had and had not had preretirement counseling concerned belief in retirement stereotypes, indicating that employees who had attended preretirement counseling had a much more favorable and realistic attitude toward their future retirement than employees who had not.

The data also indicated that employees who had participated in preretirement counseling were presently involved in a much greater number of activities than employees who had not participated in preretirement counseling. However, one of the tests in the "wrong" direction indicates that employees without preretirement counseling expect more change (increase) in activities after retirement. Again, this is consistent with our earlier tentative explanation, i.e., those employees who have participated in preretirement counseling are not only more involved at the present time in activities but also have a more realistic expectation of the degree of increase in activities after retirement. This pattern of response is probably related to the often heard expression among older employees that: "When I retire, I'm going to take up all of the activities which I have always wanted to do, but have always been too busy to do." However, the data from this study indicate that employees who have participated in preretirement counseling begin to engage in more activities and develop their interests prior to retirement.

Another of the significant findings which was in the "wrong" direction concerns the relationship between counseling and the respondent's present rating of his health. Employees who had not participated in preretirement counseling reported their health was better than those employees who had participated in counseling.

B. We attempted a second series of tests using the same sixteen (16) hypotheses, but comparing the responses of employees who had taken the program as compared with other employees in the same companies who had not taken advantage of the preretirement counseling. It was our assumption that employees who had the opportunity to participate in preretirement counseling but who had chosen not to would probably represent the strongest resistance to retirement of any employees in our sample. Unfortunately, this did not prove to be the case. On none of the fifteen (15) indices did we find a greater degree of significance between the two groups than had been previously reported in (A) above. In short, an examination of the data indicated that approximately the same kind of results were to be found here as were found in the earlier analysis (A) comparing employees who had taken preretirement counseling vs. those employees who had not. The levels of significance for these differences, however, were considerably lower than in the previous analysis, indicating not as much difference.

Thus, in summary, we find very little support for the hypothesis that persons who had been offered the opportunity for preretirement counseling but who had not taken advantage of this opportunity would show the highest level of resistance to retirement. We did not find essentially any difference in the pattern between the two groups in this analysis than we had found in comparing employees who had attended preretirement counseling vs. employees who had not.

We have some feeling that the lack of results we have here may be a reflection of our sample. There was an extremely large number of present employees who desired not to participate in the interview, and it is our suspicion that these people may be the most intense resistors of retirement; and their refusal to participate in the interview is most likely because they were suspicious that it might be related to some kind of company scheme to induce them to retire.

Another factor in our sample which may account for the results is the matter of timing. We randomly selected an approximately balanced sample of persons from each of the age groups five years preceding the normal retirement date, i.e., ages 60-65. Those persons who had been the least resistant to the concept of retirement, i.e., the early retirees, had already absented themselves, to a large extent. Among those employees remaining were a large number of employees, especially in the ages 60-62, who reported to the interviewer that they were looking forward to taking the preretirement counseling but that the opportunity had not yet been offered to them. Thus, there was some indication in a variety of ways that we were getting a good deal of confounding of effects in our population.

C. In looking at the comparison of responses between those employees in companies with preretirement counseling programs vs. those employees in companies without preretirement counseling programs, on none of the general indices of resistance to retirement were there significant differences found at a high enough level to allow us to reject the null hypothesis with any degree of confidence. Likewise, we found no significant difference between the responses of employees on expected income, expected adequacy of income, expected activities, present activities, an objective rating of their health, or on their health attitudes. We did find however, a slight degree of difference between the two groups in the direction which we expected (i.e., that employees in companies with preretirement counseling programs would be less resistant to retirement); however, none of these differences were large enough to allow us to reject the null hypotheses involved. The only thing of practical significance that might be reported is that there appears to be quite a bit more observed resistance to retirement than reported resistance to retirement. In other words, the interviewer perceived resistance during the hour interview for many employees who were not openly willing to admit it.

It should be recalled that one of the reasons we compared all employees in companies with preretirement counseling against employees in companies without preretirement counseling, even though we knew a good number of employees in companies with programs did not participate in programs, was because we wanted to test the possibility of an "osmosis" effect. That is, we wanted to test the possibility that in a company with a program, it might not be necessary for all employees to have actively participated in the counseling. A counselee might, for example, pass on the appropriate information to his colleagues, and thereby become a counselor to the other employees in the firm who had not attended the counseling sessions. However, observation of the data related to the tests of hypotheses comparing responses of employees in companies with and without preretirement counseling would indicate that if indeed there is any effect of preretirement counseling on the attitudes of preretirees it certainly does not show up company wide.

D. Our fourth series of analyses of the data concerning preretirement counseling and employee resistance related to our expectations that there might be a difference between the responses of employees who had taken preretirement counseling and found it very helpful vs. employees who had taken preretirement counseling and found it not so helpful. Analysis of the data indicates there was no significant difference between the two groups of employees except on three (3) indices. Both on resistance and rating of resistance there appeared to be significant or near significant differences between the two groups of employees; and in terms of enjoyment of present activities, there also was a significant degree of difference between responses of the two groups. None of the other measurements indicated any difference between the two groups except "plans," in which there was an observed but statistically insignificant difference between the two groups. It is also interesting to note that this is the only case of the four (4) series of analyses where we found a statistically significant difference on the major resistance indices, both self report and interviewer report; but at the same time, none of the other subindices (i.e., health, income, activities), statistically differentiated the two groups.

Overall, there are some indications in (A), (B), (C), and (D), that preretirement counseling may, to some extent, reduce employees' resistance to retirement, but conclusive proof of this is lacking.

The Effect of Preretirement Counseling on the Morale of Older Employees

We examined the possible effects of a preretirement counseling program on the attitudes and performance of the employees before they retired. The seven (7) dependent variables we examined were: attitude toward work, attitude toward specific job, attitude toward his supervisor, the company, the company's pension plan, and his attitude toward the company's mandatory retirement policy. These tests were made for the purpose of answering the question: "Does a preretirement counseling program produce work attitudes which would lead us to believe that the older employee who had participated in preretirement counseling will be a more effective employee before retirement?"

One factor which prompted our research in this area was that some of the companies contacted in our preliminary research on this question expressed a belief that the effect of the counseling program on employer relations was essentially negative. One company went so far as to discontinue the counseling program because of what they noted as "hostile reactions of older employees who see the counseling as an effort to get rid of them." Other companies justified the existence of their preretirement counseling programs based upon the increased work effectiveness which they had observed take place after an employee had his fears about retirement allayed. We therefore wished to clarify the interrelationship between the issues of resistance to retirement, work effectiveness, and morale of older employees, with preretirement counseling.

In analyzing the responses of retirees we found none of these dependent variables which were statistically significantly related to preretirement counseling, although several tests did indicate a trend in the expected direction. Only, in the series of analyses which compared the retirees who had taken preretirement counseling and thought it very helpful vs. those who thought it not so helpful, was a significant difference found between the two groups of retirees in terms of their attitudes toward the company, toward their supervision, and a difference in their attitudes toward their job which came close to approaching significance. This one exception can probably most easily be explained as an interrelated phenomenon, i.e., the fact that the employee reported being less favorable toward his company and his supervision probably also accounted for why he reported that he found the preretirement counseling program also less favorable.

However, when we look at the findings on these same six (6) questions concerning the comparison between the responses of older employees, we find a much higher proportion of significant differences. Here, for example, we found significant differences within companies offering preretirement counseling between those persons who had and had not taken the counseling program in terms of their attitudes toward their job, toward supervision, and toward the company, all of which were statistically significant.

Thus, it would appear that preretirement counseling does have a positive and significant effect upon improving the morale, and presumably upon work performance of the older employee. The fact that we did not find this level of statistical significance for the retirees in the direction of our expectation raises the question as to whether or not the retirees could remember or articulate their feelings about their previous jobs, supervision, company, etc. Since we can assume that the employees in our study, because they were from the same companies as the retirees, were not significantly different as a group from the group of retirees before retirement, we could therefore expect similar results. The fact that we didn't get such results is most likely explained as a phenomenon of "forgetfulness."

In summary, we found that employees who have participated in preretirement counseling do have a more positive attitude on indices usually referred to as measurements of morale, than did those employees who did not take part in preretirement counseling. As would be expected, the greatest difference between the two groups was within companies where employees had the choice of either participating in preretirement counseling or not participating. This finding would cast even more doubt on the commonly held assumption that an employee who resists retirement is the employee who is highly motivated and very much job oriented. Quite to the contrary, our research results indicate that employees who had participated in preretirement counseling (and who were thus more favorable toward retirement) also reported a much more positive attitude toward their job, their supervisor, and their company than did those employees who had not participated in preretirement counseling.

These results seem to support the point of view that preretirement counseling programs not only help prepare the employee for a better life after retirement but they also may pay back dividends to the company in terms of a better work adjustment and more effective performance during the last working years before retirement.

A Comparison of Preretirement Counseling and Postretirement Counseling as They Affect Adjustment to Retirement

As explained in the methodology section, we were fortunate to secure a company which encompassed two divisions; one division had for some years had an on-going preretirement counseling program, while the other division of the company had at approximately the same time installed a postretirement counseling program. This allowed us the unique opportunity to compare the adjustment of retirees who had participated in preretirement counseling with retirees who had not participated in preretirement counseling but who had been participants in postretirement counseling sponsored by their company. The purpose and content of the preretirement counseling program for this company was similar to all of the other companies in the study.

The purpose and content of the postretirement program was somewhat different in the sense that instead of focusing upon the need for preplanning, the purpose of the postretirement counseling program was to keep in touch with the employees and to see to it that they did not have significant psychological, economic, or health deprivation after retirement. The program involved meeting "emergency needs" as well as an attempt to contact every retiree at least once a year for a short conversation concerning his adjustment. From a theoretical point of view, it was our hypothesis that retirees who had participated in preretirement counseling would actually be better adjusted than retirees who had not been confronted with the necessity for planning for their retirement, even though the latter had the continued assistance of a counselor.

Essentially, the results tend to confirm our hypothesis--that is, that retirees who had participated in the preretirement counseling program reflected an equal or better level of adjustment than those retirees who were involved in the postretirement program. The results indicated either a slight edge in effectiveness for preretirement counseling or no significant difference between the two treatment effects with the exception of the area of income and satisfaction with it.

For some reason, although the pension income of the two groups is as well matched as is possible to achieve in any field study, the retirees receiving postretirement counseling appear to be less dissatisfied with their income than those persons who had been involved in a preretirement counseling program. Although none of the other data on income showed a significant difference between the two groups, those persons involved in the postretirement counseling program indicated their retirement income was higher as well as indicating more satisfaction with that income than did their preretirement counterparts. The only possible explanation for this phenomenon is that in the preretirement counseling program the counselors did not spend enough time dealing with financial planning, whereas the postretirement counselors were actually counseling the retirees in a "here and now" kind of way on budget matters (and even in some cases were providing supplemental income), so that even though the actual amount of income of these two groups might have originally been the same, the persons involved in the postretirement counseling were actually utilizing their resources more effectively than persons who were only involved in the preretirement counseling. However, this is only a tentative explanation, and the data in at least one of the analyses might tend to refute it.

The test of significance which showed the most difference between the two groups, as might be expected, concerned the amount of planning they did for retirement, with the persons involved in preretirement counseling having done a significantly greater amount of planning for their retirement than those who were involved only in the postretirement program. This finding, combined with the other data, leads us to believe that there was a very positive effect from the preretirement counseling in stimulating the employee to do planning; however, apparently the effectiveness of the postretirement program has to a large extent compensated for the differential which we observed between retirees in other companies who had and had not participated in preretirement counseling. In other words, whereas we have already demonstrated that preretirement counseling does stimulate planning and does appear to be related to more effective retirement adjustment, the fact that in this company those without preretirement counseling seemed to be as well adjusted would tend to indicate that postretirement counseling to a large extent compensates for the lack of preretirement counseling and planning.

In addition to planning, the two (2) areas where we found a trend toward better retirement adjustment for persons involved in preretirement counseling were in the areas of number of activities and enjoyment of these activities.

Thus, in summary, it would appear that there is very little difference in the adjustment of retirees who participated in preretirement counseling and those retirees who participated in postretirement counseling. This would argue strongly for the validity of the company's postretirement counseling program in terms of producing the same results as the preretirement counseling program. The next question, of course, that must be asked concerns the relative cost of the two programs. It should also be recorded that in the interviews we found none of the (possibly assumed) negative side effects of a "paternalistic" program such as postretirement counseling.

Conclusion

The overall conclusion which we must draw from this study is that preretirement counseling as practiced in the four (4) firms we studied did seem to affect positively the adjustment of the retirees, and to some degree weaken the resistance of the older employees to retirement, as well as contribute significantly to better morale and job related attitudes of the employees in the last years before retirement.

Some Implications for Further Research

1. Although preretirement counseling programs have been shown to be effective, an area for future research is to discover how they may become even better. There are a multitude of indications from the data of this study which lead us to believe that the results would have been even more dramatic and more positive had there been a more intensive counseling program.

For example, none of the programs used an intensive confrontation-type counseling model, and it is our feeling based upon the results we have discovered in this study concerning the anatomy of resistance to retirement that successful adjustment in retirement to some extent depends upon the ability of the company to confront directly the resisting employee.

If we can as a society begin to prevent as many of the problems of adjustment to retirement which exist among our older retired citizens, through the medium of relatively inexpensive preretirement counseling programs, then we essentially through the investment of a few dollars before retirement can save our society tremendous costs, both economically and psychologically, in terms of the more effective life style of the retiree. It is strongly recommended that further research be done, especially in the area of testing some new models for preretirement counseling.

2. Although there were indications that preretirement counseling, to some extent, does reduce employees' resistance to retirement, we were somewhat disappointed in the lack of consistency in our findings in this area. One of the kinds of followup research we hope to do is to conduct a "longitudinal" study to check the actual adjustment to retirement of these employees after they retire. In this way, we will have an accurate measurement of their before and after attitudes, and we will be able to determine more accurately the impact of preretirement counseling upon adjustment.

3. Research is needed to determine why some retirees adjust to retirement much more rapidly than others. The length of time required to adjust was not found in this study to be related significantly to preretirement counseling. More study is needed to isolate the factors which do account for the differences reported in the sample. It is also interesting to note that the typical retirees' actual length of time reported for adjustment is considerably less than the employees' expectations of the length of time it would take for them to adjust to retirement. Thus, people appear to adjust to retirement somewhat quicker than they expect.

4. More research is also needed in the area of retirement income. We found a great variety of inconsistent results in this area. For example, on another series of tests we found a significant difference between retirees with and without preretirement counseling on the issue of adequacy of retirement income, but in the area of actual amount of retirement income, we found only a strong trend in the expected direction but not high enough to allow us to reject the null hypothesis. Consequently, it might be hypothesized that whereas there is not that much difference between their actual amount of income in retirement, those retirees who have been through preretirement counseling appear to have done a better job of planning for their future so that the same amount of income is perceived to be more adequate. This is certainly what we would expect to be the result of effective preretirement planning. However, it should be pointed out that there is nothing in these data which would indicate whether this perceived adequacy of income by those who were involved in preretirement counseling was a result of better investment planning

(and thus, for example, a higher retirement income); or whether it was a matter of having done a better job of budget planning so that retirement activities and retirement expenses were more compatible with actual retirement income. Unfortunately, this kind of question was not amenable to analysis with the data in the present research study. We only know those who are involved in preretirement counseling were slightly better off financially than those without counseling, but they perceived that they were considerably better off. Further research is needed to explain why preretirement counseling results in higher satisfaction with retirement income.

5. There is also a need for more research concerning the matter of health as an indicator of adjustment to retirement. We found that there was a significant difference between the subjective health rating of retirees who had and had not been involved in preretirement counseling, however, it is difficult to conclude that the preretirement counseling had somehow contributed to the good health of those persons who participated since there was no data which would allow us to infer causality. However the data does clearly demonstrate that retirees' subjective evaluation of their health is related to their attendance in a preretirement counseling program. It should be the purpose of further research to determine why this relationship exists, especially since so few people indicated (in Chapter III) that they did any planning for their health needs before retirement.

    The problem is further complicated by the fact that the general index of health in retirement, the retiree's general attitudes toward health (i.e., in contrast to his subjective rating of his own health), did not clearly distinguish those with preretirement counseling against those without it.

    One of the undocumented generalities which we have been encountering throughout our research study is the speculation that people who resist retirement when they are finally forced to retire, manifest a lack of adjustment in the form of poor health. This is opposed to the commonly held assumption that poor health contributes to lack of adjustment in retirement. It is certainly impossible to argue with the fact that retirees who have poor health in retirement will obviously not be very well adjusted; but it is difficult to conceive of any reason why there should be any difference in the subjective health evaluation betweenthose retirees who have had preretirement counseling and those who have not unless we can conduct some additional research which relates poor health, poor adjustment, and the general lack of planning for or resistance to retirement.

6. Another area for further research is to learn the reason for the apparently inconsistent finding which showed that employees without preretirement counseling had better actual health than employees who had participated in preretirement counseling. One hypothesis explaining this finding can be outlined as follows: Since one of the goals of preretirement counseling is to force the preretiree to take an accurate and critical look at his present health through medical examination and, consequently, to be able to plan more realistically for his future retirement, it therefore might be expected that employees who had accurately, with the aid of a doctor, looked at their present health would report they were less healthy than employees who had not participated in preretirement counseling, had not objectively examined their health, and consequently were possibly looking at their health in a more favorable light

than was warranted by the actual facts of the situation.

An alternate hypothesis might be that those employees who had poor health are to a greater extent looking forward to retirement, and therefore are planning for retirement, and consequently would be expected to have attended the preretirement sessions in greater numbers than employees whose health is considerably better and consequently are planning to continue work longer than their counterparts whose health is not as sood. Unfortunately, the data in our study will not allow us to know which, if either, of these tentative explanations is the real reason behind the kind of phenomenon discovered in this study.

7. More study is also needed to explain the somewhat inconsistent finding concerning preretirement counseling and activities. It should be noted that only the actual number of retirement activities and not "intensity of participation" or "enjoyment of activities" differentiated those retirees who had taken preretirement counseling from those retirees who had not. Likewise, we found no difference in terms of change (increase) in number of activities, intensity of participation, or enjoyment of activities after retirement. It is interestin g to note that the number of activities, however, yielded the highest chi square which we found in any of the tests of any of the hypotheses. The retirees' involvement in activities would appear to be the single most important result of their participation in a preretirement counseling program, but there is no evidence in the study to answer the question as to why this is true, and it is suggested as an important area for further research.

One hypothesis is that older employees with preretirement counseling are already participating in more activities than their counterparts, and their expectations are probably more realistic in the fact that they do not expect a lot of increase in activities after retirement. On the other hand, some of the employees who have not participated in preretirement counseling probably hold a more inaccurate expectation of retirement and thus have a false expectation about the amount of increase in activities after retirement. The apparent inconsistency in the results is probably related to the often observed phenomenon that a person who is resisting retirement is "dedicated to his work," so much so that he has not developed interests and activities outside of his work; and this begins to act as a reinforcement of his resistance to retirement. In other words, as this employee begins to realize that he does not have activities to fall back on in retirement, he becomes even more intense in his commitment toward his job. This type of person would probably also not attend preretirement counseling, but his response to "expected activities" in retirement would undoubtedly be that his expected activities would increase because, in fact, that is the only direction they can go, i.e., up. This possibly accounts for the reason why we found a statistically significant difference between employees with and without counseling, indicating that those employees without counseling felt they would have a greater increase in activities after retirement than those employees who had taken preretirement counseling (and therefore were probably more objectively looking at the increase in activities after retirement).

8. We also need additional research to explain why we found no significant difference in the degree of planning between those employees involved in preretirement counseling and those employees not involved in counseling while at the same time we did find retirees who had preretirement counseling reporting a significantly higher level of planning. Since the major goal of preretirement counseling is to promote planning, it is somewhat disturbing to view such a result. One hypothesis is that an employee who resists retirement may be doing so with "plans," (i.e., he says "I am going to do all those things after I retire, but now I'm too busy," or "I can't retire yet because I can't afford it yet,") but these statements, although they reflect an attitude of planning ahead, also reflect a superficial or inaccurate approach which thus allows him to rationalize the fact that he really does not want to retire. On the other hand, employees who have participated in preretirement counseling realize that true planning is hard work, and they may therefore tend to underestimate the amount of planning which they have actually done. Thus, the two groups of employees may have different criteria for planning, but be using the same words during the interview to report it.

9. Another fruitful area for further research is an explanation of why preretirement counseling seems to improve some of the indices of morale for older employees, but does not improve other indices of morale.

10. A final area for further research lies in the study of mental attitudes toward risky decisions including the decision about when to retire among older employees. Our questionnaire contained some measures reflecting attitudes toward risk, i.e., such questions as worry over keeping job, worry over money, willingness to save, type and degree of advance planning, insurance buying behavior, type of savings preferred (fixed interest or speculative-type securities), willingness to undergo a risky operation, and whether or not the person retired early. (These decisions may be taken as tentative indications of risk aversion, since the older employee voluntarily gives up a larger but uncertain working income for a smaller but certain retirement income.) In future research we should hold constant other factors such as status of health and job satisfaction, which may also affect the decision to retire early. The degree of correlation of different predictor variables with these indications of risk could give much insight into the dynamics of the older employee's decision making under uncertainty. Knowledge in this area would undoubtedly increase our effectiveness in counselng older employees concerning their retirement decisions.

APPENDIX A

CHARACTERISTICS OF THE SAMPLE

		Total	Employees	Retirees
Number of respondents in the study		648	232	416
Percent of total		100.0%	36.0%	64.0%
Table			Percent	Percent
1	Period of residence in or near city.			
	1 - 5 years		5.2	28.4
	6 - 15 years		16.4	13.7
	16 - over years		78.0	57.2
	Non-respondents		.4	.7
2	Period of residence in domicile.			
	1 - 5 years		26.3	41.6
	6 - 15 years		44.8	27.4
	16 - over years		27.6	27.6
	Non-respondents		1.3	3.4
3	Type of domicile.			
	Apartments		12.9	13.7
	Home (rented)		5.2	5.3
	Home (owned)		46.6	57.7
	Home (paying for)		34.1	21.9
	Other		0.0	1.1
	Non-respondents		1.3	.3
4	Number of years remaining on mortgage. (Of those paying for home)			
	1 - 5 years		38.0	35.0
	6 - 10 years		30.4	23.0
	11 - over years		41.6	42.0
5	Number of moves with employer.			
	No moves		77.2	77.6
	1 move		12.1	8.4
	2 moves		3.4	2.9
	3 moves		2.6	4.1
	4 or more moves		4.7	7.0

Table		Employees (Percent)	Retirees (Percent)
6	Marital status.		
	Married	89.7	88.2
	Single	3.0	5.5
	Widowed	3.0	1.2
	Divorced	4.3	4.3
	Non-respondents	0.0	.7
7	Respondents' educational level.		
	9 or less years	22.4	25.7
	10 - 12 years	35.4	31.1
	One or more years of college	42.2	33.2
8	Total time employed with last employer.		
	1 - 10 years	2.6	2.2
	11 - 20 years	30.2	30.0
	21 - 30 years	28.0	30.0
	31 - 99 years	38.8	37.5
	Non-respondents	.4	.2
9	Number of different employers since 1945.		
	None, same company	81.9	80.0
	1 different	3.4	3.1
	2 different	4.3	6.0
	3 different	3.4	5.0
	4 or more different employers	6.9	5.0
10	Number of times unemployed since age 30. (Excluding the depression years)		
	None	76.7	80.5
	1	12.1	11.3
	2	5.2	1.9
	3 or more	6.0	6.3
11	Number of promotions received with last employer.		
	None	26.7	26.9
	1 - 2	21.6	20.9
	3 - 4	28.9	28.1
	5 or more	22.8	24.0

Table			Employees (Percent)	Retirees (Percent)
12	If offered same type of work, seniority and pay, would respondent have wanted to change employers.			
		Yes	3.4	4.1
		No	96.6	95.7
		Non-respondents	0.0	.2
13	If respondent was given the same seniority and pay, would he have wanted to change type of work.			
		Yes	17.2	15.4
		No	82.8	84.4
		Non-respondents	0.0	.2
14	Was respondent worried about competition from younger employees?			
		Yes	2.6	8.2
		No	97.4	91.8
15	Was respondent worried about automation or changing technology?			
		Yes	3.0	4.6
		No	97.0	95.4
16	Was respondent worried about being forced to retire early?			
		Yes	5.6	7.7
		No	94.4	91.8
		Non-respondents	0.0	1.5
17	Respondent's feelings on the effect that experience had on quality of work.			
		Practically none	2.2	2.6
		Somewhat increased quality	10.3	8.7
		Greatly increased quality	85.8	87.3
		Non-respondents	1.7	1.4
18	Respondent's rating of quality of work done by older employees as compared to younger employees.			
		Less	3.0	1.7
		About same	19.0	20.0
		Somewhat more	29.3	24.5
		Much more	48.7	53.6
		Non-respondents	0.0	.2

Table			Employees (Percent)	Retirees (Percent)
19	Respondent's rating of the amount of work done by older employees as compared to younger employees.			
		Less	8.6	10.1
		About same	40.9	35.8
		Somewhat more	23.3	27.6
		Much more	26.7	26.0
		Non-respondents	.4	1.2
20	Response to statement, "Is a mandatory retirement age fair?"			
		Yes	59.9	55.8
		No	39.7	43.0
		Non-respondents	.4	1.2
21	Response to statement, "Should older employees be allowed to retire gradually by working fewer days per week?"			
		Undecided	4.7	3.6
		Disagree	53.9	65.4
		Agree	39.7	30.5
		Non-respondents	1.7	.5
22	Response to statement, "Older employees should be given jobs which require less work."			
		Undecided	5.6	5.5
		Disagree	54.7	54.8
		Agree	38.4	38.5
		Non-respondents	1.3	1.2
23	Response to statement, "Older employees should be given equipment and other things to make their jobs easier."			
		Undecided	7.3	6.5
		Disagree	66.4	62.7
		Agree	25.4	29.6
		Non-respondents	.9	1.2
24	Respondent's feelings about retiring.			
		Disliked the idea	6.9	12.3
		Somewhat reluctant to retire	21.1	11.8
		Looked forward to retirement	59.1	66.8
		Couldn't wait to retire	12.5	9.1
		Non-respondents	.4	0.0

Table		Employees (Percent)	Retirees (Percent)
25	Reason for not retiring earlier.		
	Money	55.2	46.6
	Liked working	24.6	36.3
	Just to keep busy	2.2	1.9
	Other reasons	15.1	12.7
	Non-respondents	3.0	2.2
26	Time needed to adjust to retirement.		
	Went back to work (retirees)	n/a	8.4
	Will never get used to not working (employees)	9.9	n/a
	Cannot say	15.9	3.8
	Still not used to not working	n/a	13.7
	Few months	21.1	16.1
	Few weeks	52.6	57.2
	Non-respondents	.5	.7
27	Response to statement: "Knowing what you do now about retirement, which statement best describes your feelings?"		
	Satisfied to retire when I did	n/a	49.5
	Wish I had continued to work	n/a	26.0
	Wish I had retired earlier	n/a	23.8
	Non-respondents	n/a	.7
28	Is respondent working now?		
	Yes	n/a	16.1
	No	n/a	83.9
29	Number of hours worked per week. (of those working)		
	1 - 15 hours	n/a	22.0
	16 - 30 hours	n/a	32.0
	31 - more hours	n/a	46.0
30	Reason for returning to work. (of those working)		
	Money	n/a	20.0
	Likes working	n/a	27.0
	Just to keep busy	n/a	27.0
	Other	n/a	26.0

Table			Employees (Percent)	Retirees (Percent)
31	Difficulties in finding work? (of those working or wanting to work)			
		Little or none	n/a	53.4
		No one wants to hire older workers	n/a	19.6
		General shortage of work	n/a	4.0
		Other	n/a	23.0
32	Number of activities expected in retirement.			
		Fewer	6.5	20.0
		Same	39.7	43.5
		Greater	53.9	36.5
33	Number of activities realized in retirement.			
		Decreased	n/a	24.3
		Same	n/a	34.6
		Increased	n/a	40.9
		Non-respondents		.2
34	Expected participation in retirement activities			
		Less	2.2	12.5
		Same	22.4	33.2
		Greater	75.4	54.3
35	Realized participation in retirement activities.			
		Less	n/a	20.9
		Same	n/a	26.9
		More	n/a	52.2
36	Expected enjoyment of retirement activities.			
		less	1.3	2.4
		Same	30.6	36.3
		Somewhat more	24.6	18.8
		Much more	43.1	42.3
		Non-respondents	.4	.2
37	Realized enjoyment of retirement activities.			
		Less	n/a	8.9
		Same	n/a	54.1
		More	n/a	37.0

Table		Employees (Percent)	Retirees (Percent)
38	Respondent's rating of health when working.		
	Poor	.9	4.3
	Fair	10.3	17.3
	Good	49.6	40.4
	Excellent	39.2	38.0
39	Respondent's expectation of his health in retirement.		
	Get worse	3.4	3.1
	Stay same	78.9	78.8
	Get better	17.7	18.0
40	Respondent's rating of health in retirement.		
	Poor	n/a	4.6
	Fair	n/a	17.8
	Good	n/a	46.2
	Excellent	n/a	31.5
41	Respondent's rating of health in retirement.		
	Worse than expected	n/a	8.4
	Same as expected	n/a	76.9
	Better than expected	n/a	14.2
	Non-respondents		.5
42	Respondent's comparison of his health with other people the same age.		
	Worse	1.7	5.8
	Same	29.7	31.3
	Better	68.1	62.5
	Non-respondents	.4	.5
43	Respondent's attitude about a person's health in retirement.		
	Health gets better	35.3	33.7
	Health gets worse	62.1	63.5
	Non-respondents	2.6	2.9
44	Did respondent suffer any serious accidents since retirement? (Employees: in last few years)		
	Yes	6.5	4.3
	No	93.5	95.7

Table		Employees (Percent)	Retirees (Percent)
45	Number of days respondent spent in hospital last year?		
	None	85.8	85.6
	1 - 10	9.5	8.7
	11 or more	4.7	5.8
46	Number of days spent ill in bed at home last year.		
	None	60.3	81.7
	1 - 10	35.3	13.7
	11 or more	4.3	4.6
47	Number of visits to doctor in last year.		
	None	96.1	96.6
	One or more	3.9	3.4
48	Percent of respondents having chronic health problems.		
	Yes	33.2	48.8
	No	65.9	46.2
	Non-respondents	.9	5.0
	Frequency of reporting chronic health problems:		
49	Poor sight	2.6	8.4
50	Poor hearing	4.3	7.9
51	Crippled arms, hands, or legs	1.7	4.1
52	Heart trouble	6.0	13.0
53	Stomach trouble	5.2	7.7
54	Cancer	.9	1.2
55	Other	35.8	47.1
	For employees: Expected sources of retirement income.		
	For retirees: Actual sources of retirement income.		
56	Pensions from former employer	94.8	98.6
57	Wife receives pension from former employer.	11.6	9.6
58	Social Security	96.1	91.1

5

Table		Employees (Percent)	Retirees (Percent)
59	Wife receives Social Security	5.9	47.4
60	Government pension	3.9	9.6
61	Wife receives government pension	2.6	1.2
62	Wages and salary	17.2	13.0
63	Wife receives wages or salary	9.9	10.8
64	Income from self employment.	23.3	9.6
65	Rental income.	15.5	19.5
66	Interest and dividends.	79.3	81.3
67	Savings withdrawals	35.3	23.1
68	Sale of stock or property	30.2	20.4
69	Disability insurance	2.6	5.0
70	Annuity income	6.0	4.3
71	Respondent's report of working income.		
	$ 50 - $ 550	11.2	19.5
	$551 - $ 950	35.3	38.0
	$951 - $1,500	33.2	29.8
	Over $1,500	15.5	9.4
	Non-respondents	4.7	3.4
72	Present standard of living compared with earlier life style.		
	Lower	3.4	15.1
	Same	35.8	67.1
	Higher	60.8	17.8
73	Response to statement, "I feel the need for more savings for emergencies."		
	Agree	65.1	50.0
	Disagree	33.6	47.4
	Non-respondents	1.3	2.6
74	Response to statement, "I often worry about money matters."		
	Agree	22.8	19.7
	Disagree	73.7	77.2
	Non-respondents	3.4	3.1

Table			Employees (Percent)	Retirees (Percent)
75	How much did respondent plan ahead the things he will be doing next week or the week after?			
		No plans	21.1	28.1
		Few plans	50.4	46.2
		Many plans	28.0	25.7
		Non-respondents	.4	
76	Response to statement, "I have made plans for a month or years from now."			
		Strongly disagree	4.7	7.2
		Disagree	25.0	25.7
		Agree	45.7	44.5
		Strongly agree	24.6	22.6
77	How much planning did respondent do for financial needs in retirement?			
		No plans	21.1	21.4
		Few plans	45.3	37.5
		Many plans	32.8	41.1
		Non-respondents	.8	
78	Did respondent save money regularly for retirement?			
		Yes	64.2	76.7
		No	32.3	22.8
		Non-respondents	3.4	.5
	How respondents saved for retirement:			
79	Savings account		50.4	58.2
80	Stocks		37.5	41.1
81	Bonds		26.3	26.4
82	Life insurance		22.8	22.6
83	Other		26.3	29.3
84	How many plans did respondent make for retirement activities?			
		None	40.9	49.0
		Few	33.2	32.2
		Many	25.4	18.8
		Non-respondents	.4	

Table			Employees (Percent)	Retirees (Percent)
85	Did respondent make plans concerning his health in retirement?			
		None	72.0	72.4
		Few	22.4	20.2
		Many	5.6	7.0
		Non-respondents		.5
86	Did employer encourage or help respondent make plans for retirement?			
		Yes	46.1	42.1
		No	53.8	57.9
87	Did respondents mention a preretirement program? (Among 46.1% of employees and 42.1% of retirees who said employer helped them plan)			
		Yes	46.0	48.3
		No	54.0	51.7
88	Respondents report of amount of life insurance.			
		None	3.9	10.8
		$ 500 - $12,500	41.8	57.0
		$12,501 - 22,500	21.6	14.7
		$22,500 - over	22.8	10.6
		Non-respondents	9.9	7.0
89	Respondents satisfaction with amount of life insurance.			
		Very dissatisfied	5.6	4.8
		Somewhat dissatisfied	15.5	13.5
		Somewhat satisfied	36.6	38.7
		Very satisfied	32.3	32.0
		Non-respondents	10.0	11.0
90	Respondents report of cash value of life insurance.			
		None	28.4	39.4
		$ 500 - $ 1,500	15.5	15.9
		$ 1,501 - 12,500	28.0	23.6
		$12,501 - over	7.3	4.6
		Non-respondents	20.7	16.6

Table		Employees (Percent)	Retirees (Percent)
91	Respondents satisfaction with amount of cash value of life insurance.		
	Very dissatisfied	11.2	6.0
	Somewhat dissatisfied	15.1	12.5
	Somewhat satisfied	28.9	27.9
	Very satisfied	19.0	24.3
	Non-respondents	25.9	29.3
92	Retired income compared with expected retirement income.		
	Less than expected	n/a	13.5
	Same as expected	n/a	63.9
	More than expected	n/a	22.1
	Non-respondents	n/a	.5
93	Respondents perception of adequacy of working income.		
	Less than adequate	9.1	7.2
	Just adequate	48.3	50.2
	More than adequate	37.9	39.4
	Non-respondents	4.7	3.1
94	Respondents report of retirement income (retirees) or expected retirement income (employees).		
	$ 50 - $275	9.5	15.1
	$276 - 550	42.7	43.0
	$551 - 950	24.1	24.8
	Over 950	12.5	12.3
	Non-respondents	11.2	4.8
95	Respondents perception of adequacy of retirement income.		
	Less than adequate	29.7	26.4
	Just adequate	47.0	47.1
	More than adequate	11.6	21.9
	Non-respondents	11.7	4.6
96	Respondents report of Social Security income (retirees) or expected Social Security (employees).		
	None	1.7	6.0
	$ 50 - $125	11.6	24.8
	$126 - 225	64.7	58.4
	Over 225	7.8	6.0
	Non-respondents	14.2	4.8

Table			Employees (Percent)	Retirees (Percent)
97	Respondents satisfaction with Social Security income.			
		Very dissatisfied	7.8	7.5
		Somewhat dissatisfied	17.7	19.2
		Somewhat satisfied	46.6	41.3
		Very satisfied	19.0	24.5
		Non-respondents	8.9	7.5
98	Respondents report of pension income (retirees) or expected pension income (employees).			
		$ 50 - $125	20.7	37.0
		$126 - 225	23.3	22.4
		$226 - 350	17.7	18.8
		$356 - 550	14.7	14.2
		$551 - Over	11.6	2.4
		Non-respondents	12.0	5.3
99	Respondents satisfaction with pension income.			
		Very dissatisfied	12.5	10.1
		Somewhat dissatisfied	21.1	26.2
		Somewhat satisfied	40.9	36.3
		Very satisfied	16.8	24.3
		Non-respondents	8.6	3.1
100	Respondents report of amount of bank savings			
		None	9.5	12.7
		$ 500 - $ 1,500	22.0	16.8
		$ 1,551 - 5,000	20.7	18.8
		$ 5,001 - 12,500	20.3	18.0
		$12,501 - Over	15.9	24.8
		Non-respondents	11.6	8.9
101	Respondents satisfaction with amount of bank savings.			
		Very dissatisfied	11.6	8.9
		Somewhat dissatisfied	19.4	14.4
		Somewhat satisfied	43.1	36.5
		Very satisfied	15.5	30.3
		Non-respondents	10.3	9.9

Table		Employees (Percent)	Retirees (Percent)
102	Respondents report of amount of stocks.		
	None	32.3	41.6
	$ 500 - $ 1,500	6.9	2.9
	$ 1,551 - 5,000	9.9	6.5
	$ 5,001 - 12,500	13.8	8.9
	$12.501 - Over	23.7	27.6
	Non-respondents	13.4	12.5
103	Respondents satisfaction with amount of stocks.		
	Very dissatisfied	10.8	6.7
	Somewhat dissatisfied	15.5	12.0
	Somewhat satisfied	34.1	22.8
	Very satisfied	18.5	27.6
	Non-respondents	21.1	30.8
104	Respondents report of amount of bonds.		
	None	40.5	58.9
	$ 500 - $ 1,500	21.1	9.6
	$ 1,551 - 12,500	12.9	13.0
	$12,501 - Over	2.2	2.6
	Non-respondents	23.3	15.9
105	Respondents satisfaction with amount of bonds.		
	Very dissatisfied	10.8	7.7
	Somewhat dissatisfied	12.1	8.7
	Somewhat satisfied	25.0	16.1
	Very satisfied	16.8	25.7
	Non-respondents	35.3	41.8
106	Respondents report of equity in home or property.		
	None	12.5	14.4
	$ 500 - $12,500	14.7	16.1
	$12,501 - $30,000	43.5	39.2
	$30,001 - Over	18.1	22.1
	Non-respondents	11.2	8.2
107	Respondents satisfaction with equity in house or property.		
	Very dissatisfied	4.7	3.1
	Somewhat dissatisfied	5.6	6.3
	Somewhat satisfied	44.8	27.2
	Very satisfied	33.2	50.7
	Non-respondents	11.6	12.7

Table		Employees (Percent)	Retirees (Percent)
108	Did respondent participate in the company's counseling program? (Limited to companies with programs)		
	Yes	57.1	72.3
	No	42.9	27.7
	Among companies which had a preretirement counseling program, how many areas were covered; and for each area, how did respondent rate its helpfulness?		
109	Pension benefits: Was subject covered?		
	Yes	94.4	96.6
	No	5.6	3.4
110	Respondents rating of pension benefits:		
	Very helpful	55.2	53.9
	Somewhat helpful	31.3	40.4
	Not helpful	13.4	5.0
	Non-respondents		.7
111	Social Security benefits: Was subject covered?		
	Yes	88.7	91.8
	No	11.3	8.2
112	Respondents rating of Social Security benefits:		
	Very helpful	57.1	57.5
	Somewhat helpful	31.7	36.6
	Not helpful	11.1	6.0
113	Other financial planning: Was subject covered?		
	Yes	62.0	60.3
	No	38.0	39.7
114	Respondents rating of other financial planning:		
	Very helpful	54.5	59.1
	Somewhat helpful	34.1	34.1
	Not helpful	11.4	6.8

Table		Employees (Percent)	Retirees (Percent)
115	Health Maintenance: Was subject covered?		
	Yes	81.7	74.0
	No	18.3	26.0
116	Respondents rating of health maintenance:		
	Very helpful	60.3	62.0
	Helpful	34.5	35.2
	Not helpful	5.2	2.8
117	Activities: Was subject covered?		
	Yes	73.2	66.4
	No	26.8	33.6
118	Respondents rating of activities:		
	Very helpful	46.2	42.3
	Helpful	36.5	39.2
	Not helpful	15.4	18.5
	Non-respondents	1.9	
119	Housing and living accommodations: Was subject covered?		
	Yes	42.3	33.6
	No	57.7	66.4
120	Respondents rating of housing and living accommodations:		
	Very helpful	50.0	44.9
	Helpful	36.7	36.7
	Not helpful	13.3	16.3
	Non-respondents		2.0
121	Retired work activities: Was subject covered?		
	Yes	49.3	47.9
	No	50.7	52.1
122	Respondents rating of work activities:		
	Very helpful	54.3	51.4
	Helpful	37.1	32.9
	Not helpful	8.6	15.7

Table		Employees (Percent)	Retirees (Percent)
123	Legal aspects: Was subject covered?		
	Yes	50.7	44.5
	No	49.3	55.5
124	Respondents rating of legal aspects:		
	Very helpful	72.2	55.4
	Helpful	25.0	33.8
	Not helpful	2.8	9.2
	Non-respondents		1.5
125	Mental health: Was subject covered?		
	Yes	31.0	29.5
	No	69.0	70.5
126	Respondents rating of mental health:		
	Very helpful	59.1	53.5
	Helpful	36.4	34.9
	Not helpful	4.5	9.3
	Non-respondents		2.3
127	How many years before retirement did respondent think preretirement planning programs should begin?		
	1 - 5 years	53.0	46.2
	6 - 10 years	20.7	23.3
	11 - or more years	16.8	23.3
	Non-respondents	9.5	7.2
128	Did respondent participate in any community sponsored preretirement planning program?		
	Yes	2.6	5.3
	No	96.6	94.7
	Non-respondents	.8	
129	Response to statement, "I was tired of working."		
	Disagree	71.6	75.7
	Agree	25.0	20.4
	Non-respondents	3.4	3.8

Table		Employees (Percent)	Retirees (Percent)
130	Response to statement, "I was retired by the company on reaching mandatory retirement age."		
	Disagree	n/a	66.1
	Agree	n/a	32.7
	Non-respondents	n/a	1.2
131	Response to statement, "I really wanted to work but the company forced me to stop."		
	Agree	n/a	19.0
	Disagree	n/a	77.9
	Non-respondents	n/a	3.1
132	Response to statement, "I wanted to stop working so I could enjoy retired life."		
	Disagree	n/a	35.3
	Agree	n/a	61.5
	Non-respondents	n/a	3.1
133	Response to statement, "I wanted to stop because I was really too ill to work."		
	Disagree	n/a	82.0
	Agree	n/a	16.3
	Non-respondents	n/a	1.7
134	Response to statement, "I wanted to stop because I really didn't enjoy the work I was doing."		
	Agree	n/a	7.5
	Disagree	n/a	90.9
	Non-respondents	n/a	1.7
135	Response to statement, "I felt that others expected me to retire."		
	Disagree	n/a	79.3
	Agree	n/a	17.3
	Non-respondents	n/a	3.4
136	Response to statement, "I had enough money to retire, so why not."		
	Disagree	n/a	54.8
	Agree	n/a	38.9
	Non-respondents	n/a	6.3

Table		Employees (Percent)	Retirees (Percent)
137	Response to statement, "I wanted to stop because I was dissatisfied with the company."		
	Agree	4.3	4.1
	Disagree	93.1	94.2
	Non-respondents	2.6	1.7
138	For retired employees: I wanted to continue working, so I planned to work after retirement.		
	Agree	n/a	23.3
	Disagree	n/a	72.8
	Non-respondents	n/a	3.8
	For active employees: I plan to take another job just as soon as I retire from this one.		
	Agree	19.4	n/a
	Disagree	66.8	n/a
	Non-respondents	13.8	n/a
	What companies are doing or should do for retirees:		
	Invitation to company sponsored recreational events		
139	Is doing	n/a	57.0
140	Should do	69.0	
	Non-respondents	31.0	
	Free health examinations.		
141	Is doing	n/a	20.4
142	Should do	69.0	
	Non-respondents	31.0	
	Financial assistance (loans, gifts, etc.)		
143	Is doing	n/a	30.3
144	Should do	34.5	
	Non-respondents	65.5	
	Free subscription to retirement magazine.		
145	Is doing	n/a	45.7
146	Should do	56.0	
	Non-respondents	44.0	
	Counselor available.		
147	Is doing	n/a	52.2
148	Should do	60.3	
	Non-respondents	39.7	

Table			Employees (Percent)	Retirees (Percent)
	Periodic contact by company representative.			
149		Is doing	n/a	39.9
150		Should do	46.1	
		Non-respondents	53.9	
	Continued life insurance coverage.			
151		Is doing	n/a	74.3
152		Should do	90.5	
		Non-respondents	9.5	
	Continued health insurance coverage.			
153		Is doing	n/a	72.6
154		Should do	90.9	
		Non-respondents	9.1	
	Send company publications.			
155		Is doing	n/a	74.0
156		Should do	76.3	
		Non-respondents	23.7	

APPENDIX B

INTERVIEW GUIDE AND CODING INSTRUCTIONS

No.	Question	Answers		Interval	Col.	Card
1.	Respondent's card number			1 only	1	1
2.	Respondent's company number	Aerospace	1	1-8	2	1
		Aerospace	2			
		Public Utilities	3			
		Public Utilities	4			
		Insurance	5			
		Insurance	6			
		Communications	7			
		Communications	8			
3.	Respondent's Employee/Retiree Status	Working	1	1-3	3	1
		Regular Retiree	2			
		Early Retiree	3			
4.	Respondent's skill level	Managerial	1	1-3	4	1
		Skilled	2			
		Unskilled	3			
5-6.	Individual number			1-99	5-6	1
7.	How long have you lived in or near this city?	Number of years		1-99	7-8	1
8.	How long have you lived in this home (apartment)?	Number of years		1-99	9-10	1
9.	Is this your own (home, apartment) or do you rent here?	Rented apartment	1	1-9	11	1
		Co-op apartment (owned)	2			
		Room in relative's house	3			
		Room in non-relative's house	4			
		Hotel room	5			
		Home rented	6			
		Home owned	7			
		Home paying for	8			
		Home for aged	9			
10.	If paying on home, how much longer?	Number of years		1-99	12-13	1
11.	What is your present marital status?	Married	1	1-4	14	1
		Widowed	2			
		Single	3			
		Divorced	4			

Respondent's Activities

By using the digits below, the respondent indicated how often he participated in each activity (Frequency) and how much he enjoyed the activity (Enjoyment).

Frequency	
Never	0
Once or twice a year	W
Once or twice a month	X
Once or twice a week	Y
Daily	Z

Enjoyment	
Dislike very much	2
Dislike	3
Indifferent	4
Like	5
Like very much	6

The answers in this section are recorded in the following manner:

Frequency 0 W X Y Z
Enjoyment 2 3 4 5 6

The Frequency digit is a variable, rather than a standard value as in the Enjoyment digit, the value of which is listed for each activity.

If the respondent did not participate in a certain activity, he was asked if he had done so in the past (Past-yes/no). If yes, a rating on his past enjoyment was recorded.

No.	Question	Answers		Interval	Col	Card
12.	How often do you play cards?	Frequency	0 W=3 X=4 Y=5 Z-6	0,3-6	15	1
		Past	yes=1 no=2	1-2	16	1
		Enjoyment	2 3 4 5 6	2-6	17	1
15.	How often do you go shopping?	Frequency	0 W=x X=3 Y=4 Z=5	0,2-5	18	1
		Past	yes=1 no=2	1-2	19	1
		Enjoyment	2 3 4 5 6	2-6	20	1
18.	Attending movies or theaters.	Frequency	0 W=4 X=5 Y=6 Z=7	0,4-7	21	1
		Past	yes=1 no=2	1-2	22	1
		Enjoyment	2 3 4 5 6	2-6	23	1
21.	Visiting amusement parks.	Frequency	0 W=4 X=5 Y=6 Z=7	0,4-7	24	1
		Past	yes=1 no=2	1-2	25	1
		Enjoyment	2 3 4 5 6	2-6	26	1
24.	Doing art or craft work.	Frequency	0 W=2 X=3 Y=4 Z=5	0,2-5	27	1
		Past	yes=1 no=2	1-2	28	1
		Enjoyment	2 3 4 5 6	2-6	29	1
27.	Attending large social functions (church dinners, lodge dinners).	Frequency	0 W=3 X=4 Y=5 Z=6	0,3-6	30	1
		Past	yes=1 no=2	1-2	31	1
		Enjoyment	2 3 4 5 6	2-6	32	1
30.	Attending small social entertainments (dinner parties, etc.)	Frequency	0 W=3 X=4 Y=5 Z=6	0,3-6	33	1
		Past	yes=1 no=2	1-2	34	1
		Enjoyment	2 3 4 5 6	2-6	35	1
33.	Newspaper reading for pleasure.	Frequency	0 W=1 X=2 Y=3 Z=4	0,1-4	36	1
		Past	yes-1 no=2	1-2	37	1
		Enjoyment	2 3 4 5 6	2-6	38	1
36	Magazine reading for pleasure.	Frequency	0 W=2 X=3 Y=4 Z=5	0,2-5	39	1
		Past	yes=1 no=2	1-2	40	1
		Enjoyment	2 3 4 5 6	2-6	41	1

No.	Question	Answers	Interval	Col	Card
39.	Book reading for pleasure.	Frequency 0 W=3 X=4 Y=5 Z-6	0,3-6	42	1
		Past yes=1 no=2	1-2	43	1
		Enjoyment 2 3 4 5 6	2-6	44	1
42.	Getting together or talking with family or relatives.	Frequency 0 W-2 X=3 Y=4 Z=5	0,2-5	45	1
		Past yes=1 no=2	1-2	46	1
		Enjoyment 2 3 4 5 6	2-6	47	1
45.	Attending church and other religious organizations.	Frequency 0 W=2 X=3 Y=4 Z=5	0,2-5	48	1
		Past yes=1 no=2	1-2	49	1
		Enjoyment 2 3 4 5 6	2-6	50	1
48.	Reading of Bible or other religious information	Frequency 0 W=2 X=3 Y=4 Z=5	0,2-5	51	1
		Past yes=1 no=2	1-2	52	1
		Enjoyment 2 3 4 5 6	2-6	53	1
51.	Dancing	Frequency 0 W=4 X=5 Y=6 Z=7	0, 4-7	54	1
		Past yes=1 no=2	1-2	55	1
		Enjoyment 2 3 4 5 6	2-6	56	1
54.	Going out with wife (a partner).	Frequency 0 W=3 X=4 Y=5 Z=6	0,3-6	57	1
		Past yes=1 no=2	1-2	58	1
		Enjoyment 2 3 4 5 6	2-6	59	1
57.	Entertaining at home.	Frequency 0 W=3 X=4 Y=5 Z=6	0,3-6	60	1
		Past yes=1 no=2	1-2	61	1
		Enjoyment 2 3 4 5 6	2-6	62	1
60.	Fairs, exhibits, etc.	Frequency 0 W=4 X=5 Y=6 Z=7	0,4-7	63	1
		Past yes=1 no=2	1-2	64	1
		Enjoyment 2 3 4 5 6	2-6	65	1
63.	Informal contacts with friends or neighbors.	Frequency 0 W=2 X=3 Y=4 Z=5	0,2-5	66	1
		Past yes=1 no=2	1-2	67	1
		Enjoyment 2 3 4 5 6	2-6	68	1
66.	Attending lectures (political, adult education, etc.).	Frequency 0 W=3 X=4 Y=5 Z=6	0,3-6	69	1
		Past yes=1 no=2	1-2	70	1
		Enjoyment 2 3 4 5 6	2-6	71	1
69.	Listening to radio or TV.	Frequency 0 W=1 X=2 Y=3 Z=4	0,1-4	72	1
		Past yes=1 no=2	1-2	73	1
		Enjoyment 2 3 4 5 6	2-6	74	1
72.	Odd jobs at home.	Frequency 0 W=2 X=3 Y=4 Z=5	0,2-5	75	1
		Past yes=1 no=2	1-2	76	1
		Enjoyment 2 3 4 5 6	2-6	77	1
75.	Attending organization club meetings, as a member.	Frequency 0 W=3 X=4 Y=5 Z=6	0,3-6	78	1
		Past yes=1 no=2	1-2	79	1
		Enjoyment 2 3 4 5 6	2-6	80	1
78.	Respondent's card number		2 only	1	2
79.	Respondent's company number		1-8	2	2
80.	Respondent's employment status		1-3	3	2
81.	Respondent's skill level		1-3	4	2
82-3.	Individual number		1-99	5-6	2

No.	Question	Answers		Interval	Col	Card
84.	Working with group as a leader (Boy Scouts, Sunday School,etc.).	Frequency	0 W=3 X=4 Y=5 Z=6	0,3-6	7	2
		Past	yes=1 no=2	1-2	8	2
		Enjoyment	2 3 4 5 6	2-6	9	2
87.	Golfing.	Frequency	0 W=3 X=4 Y=5 Z=6	0,3-6	10	2
		Past	yes=1 no=2	1-2	11	2
		Enjoyment	2 3 4 5 6	2-6	12	2
90.	Bowling.	Frequency	0 W=3 X=4 Y=5 Z=6	0,3-6	13	2
		Past	yes=1 no=2	1-2	14	2
		Enjoyment	2 3 4 5 6	2-6	15	2
93.	Hiking.	Frequency	0 W=3 X=4 Y=5 Z=6	0,3-6	16	2
		Past	yes=1 no=2	1-2	17	2
		Enjoyment	2 3 4 5 6	2-6	18	2
96.	Walking (purposely walking).	Frequency	0 W=2 X=3 Y=4 Z=5	0,2-5	19	2
		Past	yes=1 no=2	1-2	20	2
		Enjoyment	2 3 4 5 6	2-6	21	2
99.	Picnics.	Frequency	0 W=4 X=5 Y=6 Z=7	0,4-7	22	2
		Past	yes=1 no=2	1-2	23	2
		Enjoyment	2 3 4 5 6	2-6	24	2
102.	Playing musical instrument or singing.	Frequency	0 W=2 X=3 Y=4 Z=5	0,2-5	25	2
		Past	yes=1 no=2	1-2	26	2
		Enjoyment	2 3 4 5 6	2-6	27	2
105.	Purposely sitting down to think.	Frequency	0 W-2 X-3 Y=4 Z=5	0,2-5	28	2
		Past	yes=1 no=2	1-2	29	2
		Enjoyment	2 3 4 5 6	2-6	30	2
108.	Going as a spectator to sport events.	Frequency	0 W=4 X=5 Y=6 Z=7	0,4-7	31	2
		Past	yes=1 no=2	1-2	32	2
		Enjoyment	2 3 4 5 6	2-6	33	2
111.	Attending symphony or concerts.	Frequency	0 W-4 X-5 Y=6 Z=7	0,4-7	34	2
		Past	yes=1 no=2	1-2	35	2
		Enjoyment	2 3 4 5 6	2-6	36	2
114.	Telephone visiting.	Frequency	0 W=3 X=4 Y=5 Z=6	0,3-6	37	2
		Past	yes=1 no=2	1-2	38	2
		Enjoyment	2 3 4 5 6	2-6	39	2
117.	Traveling or touring.	Frequency	0 W=4 X=5 Y=6 Z=7	0,4-7	40	2
		Past	yes=1 no=2	1-2	41	2
		Enjoyment	2 3 4 5 6	2-6	42	2
120.	Using public library.	Frequency	0 W=3 X=4 Y=5 Z=6	0,3-6	43	2
		Past	yes=1 no=2	1-2	44	2
		Enjoyment	2 3 4 5 6	2-6	45	2
123.	Visiting museums, art galleries, etc.	Frequency	0 W=4 X=5 Y=6 Z=7	0,4-7	46	2
		Past	yes=1 no=2	1-2	47	2
		Enjoyment	2 3 4 5 6	2-6	48	2
126.	Performing volunteer work (social service etc.).	Frequency	0 W=4 X-5 Y=6 Z=7	0,4-7	49	2
		Past	yes=1 no=2	1-2	50	2
		Enjoyment	2 3 4 5 6	2-6	51	2

No.	Question	Answers	Interval	Col	Card
129.	Writing personal letters.	Frequency 0 W=3 X=4 Y=5 Z=6	0,3-6	52	2
		Past yes=1 no=2	1-2	53	2
		Enjoyment 2 3 4 5 6	2-6	54	2
132.	Special hobbies: stamp collecting, coin collecting, etc.	Frequency 0 W=2 X=3 Y=4 Z=5	0,2-5	55	2
		Past yes=1 no=2	1-2	56	2
		Enjoyment 2 3 4 5 6	2-6	57	2
135.	Photography.	Frequency 0 W=3 X=4 Y=5 Z=6	0,3-6	58	2
		Past yes=1 no=2	1-2	59	2
		Enjoyment 2 3 4 5 6	2-6	60	2
138.	Shop work.	Frequency 0 W=2 X=3 Y=4 Z=5	0,2-5	61	2
		Past yes=1 no=2	1-2	62	2
		Enjoyment 2 3 4 5 6	2-6	63	2
141.	Gardening.	Frequency 0 W=3 X=4 Y=5 Z=6	0,3-6	64	2
		Past yes=1 no=2	1-2	65	2
		Enjoyment 2 3 4 5 6	2-6	66	2
144.	Camping.	Frequency 0 W=4 X=5 Y=6 Z=7	0,4-7	67	2
		Past yes=1 no=2	1-2	68	2
		Enjoyment 2 3 4 5 6	2-6	69	2
147.	Fishing and hunting.	Frequency 0 W=4 X=5 Y=6 Z-7	0,4-7	70	2
		Past yes=1 no=2	1-2	71	2
		Enjoyment 2 3 4 5 6	2-6	72	2
150.	Boating.	Frequency 0 W=4 X=5 Y=6 Z=7	0,4-7	73	2
		Past yes=1 no=2	1-2	74	2
		Enjoyment 2 3 4 5 6	2-6	75	2
153.	Other activity mentioned by the respondent.	Frequency 0 W=1 X=2 Y=3 Z=4	0,1-4	76	2
		Enjoyment 2 3 4 5 6	2-6	77	2
155.	Other activity mentioned by the respondent.	Frequency 0 W=1 X=2 Y=3 Z=4	0,1-4	78	2
		Enjoyment 2 3 4 5 6	2-6	79	2
157.	Respondent's card number		3 only	1	3
158.	Respondent's company number		1-8	2	3
159.	Respondent's employment status		1-3	3	3
160.	Respondent's skill level		1-3	4	3
161-2.	Individual number		1-99	5-6	3

The respondent's thoughts (before retiring)
about retirement activities.
(A change to present tense makes the question applicable to active employees.)

164.	Did you think that you will have a greater number of activities, about the same, or a fewer number of activities in retirement?	Fewer	1	1-3	8	3
		Same	2			
		Greater	3			

No.	Question	Answers		Interval	Col	Card
165.	Did you expect to participate in these activities to a much greater extent, about the same, or to a lesser extent than when you were working?	Lesser	1	1-3	9	3
		Same	2			
		Greater	3			
166.	Did you expect your activities after retirement to be much more, somewhat more, about the same, or less enjoyable?	Less	1	1-4	10	3
		Same	2			
		Somewhat more	3			
		Much more	4			
	(Questions 167-9 are not applicable to active employees)					
167.	Comparing the number of activities you have now with the number you had when you were working, would you say that your activities have increased or decreased in number, or stayed the same?	Decreased	1	1-3	11	3
		Same	2			
		Increased	3			
168.	Would you say that the extent of your participation is more now, about the same, or less now than when you were working?	Less	1	1-3	12	3
		Same	2			
		More	3			
169.	Would you say that your present activities are more enjoyable, less enjoyable, or about as enjoyable as you expected them to be?	Less	1	1-3	13	3
		Same	2			
		More	3			
170	Do you see your friends more often, less often, or about as often now as when you were working?	Less	1	1-3	14	3
		Same	2			
		More	3			
	(Questions 171-4 were answered by the interviewer.)					
171.	Is the respondent an enthusiast over any one activity which takes practically all of his time?	Yes	1	1-2	15	3
		No	2			
172.	How would you rate the respondent on the number of his activities?	Below average	1	1-3	16	3
		Average	2			
		Many	3			
173.	How would you rate the extent of participation in his activities?	Below average	1	1-3	17	3
		Average	2			
		Very high	3			
174.	How would you rate the respondent's enjoyment of his activities?	Below average	1	1-3	18	3
		Average	2			
		Very high	3			

No.	Question	Answers		Interval	Col	Card
	(A change in tense make the following questions applicable to active employees.)					
175.	How long did you work for your last employer	Number of years		1-99	19-20	3
	(When the response was for more than 20 years, questions 176-8 were not asked.)					
176.	How long were you with the company you worked for before your last employer?	Number of years		1-99	21-22	3
177.	Did you do the same type of work for both companies?	Yes No	1 2	1-2	23	3
178.	How many companies have you worked for since 1945?	Number		1-99	24-25	3
179.	During your lifetime, did you develop a trade or skill?	Yes No	1 2	1-2	26	3
180.	Excluding the depression years, how many times, since the age of 30 were you unemployed?	Number		1-99	27-28	3
181.	How long ago was the last time?	Number of years		1-99	29-30	3
182.	For how long?	Number of weeks		1-99	31-32	3
183.	Did you receive unemployment benefits during your last unemployment	Yes No	1 2	1-2	33	3
184.	Was your work with your last employer in one geographical area, or did you have to move to different parts of the country?	One area Different areas	1 2	1-2	34	3
185.	About how many times did you have to move?	Number		1-9	35	3
186.	Did you receive any "position-type" promotions with your last employer?	Yes No	1 2	1-2	36	3
187.	For retired employees: How long before you retired did you receive your last promotion?	Number of years		1-99	37-38	3
	For active employees: How long ago did you receive your last promotion?	Number of years				
188.	In the total length with this employer, about how many "position-type" promosions did you receive?	Number		1-99	39-40	3
	(A change in tense make the following questions applicable to active employees.)					
189.	If you had been offered the same type of work with the same seniority, wages, and working conditions as your regular job, but with a different employer, would you have wanted to change?	Yes No	1 2	1-2	41	3

No.	Question	Answers		Interval	Col	Card
190.	If yes, why?	Conflict with fellow workers	1	1-6	42	3
		Conflict with supervisor	2			
		Management wasn't concerned with employee's welfare	3			
		Geographic location	4			
		Company didn't offer enough opportunities to get ahead	5			
		Other	6			
191.	If you could have maintained your seniority and made the same amount of money, but changed the type of work you were doing, would you have changed?	Yes	1	1-2	43	3
		No	2			
192.	If yes, to what?	Completely different type of work outside company	1	1-3	44	3
		Completely different type of work inside company	2			
		Other	3			
193.	Did you ever work under a younger supervisor?	Yes	1	1-2	45	3
		No	2			
194.	If yes, what were your feelings about working for a younger supervisor?	Age of supervisor makes absolutely no difference to respondent	1	1-6	46	3
		Sometimes they won't listen to advice from older men	2			
		Younger supervisors often don't show respect for older workers	3			
		Younger supervisors often lack the experience to do a good job	4			
		They always want to change the best way of doing things	5			
		Other	6			
195.	Did you ever worry about keeping your job because of competition from younger employees?	Yes	1	1-2	47	3
		No	2			
196.	Did you ever worry about keeping your job because of automation or changing technology?	Yes	1	1-2	48	3
		No	2			
197.	Did you ever feel you might be asked to retire early because of work pressure?	Yes	1	1-2	49	3
		No	2			

No.	Question	Answers		Interval	Col	Card
198.	Considering the type of work you did, does experience have much effect on the quality of work?	Practically no effect on quality	1	1-3	50	3
		Somewhat increased the quality	2			
		Greatly increased the quality	3			
199.	How would you rate the quality of work done by the older employees in your last company as compared to younger employees?	Less	1	1-4	51	3
		About the same	2			
		Somewhat more	3			
		Much more	4			
200.	How would you rate the amount of work done by older employees in your last company?	Less	1	1-4	52	3
		About the same	2			
		Somewhat more	3			
		Much more	4			
201.	Why? (for question 199)	Age makes no difference	1	1-4	53	3
		Experience helps older workers	2			
202.	Why? (for question 200)	Younger workers are:				
		Less responsible	3			
		Able to work harder	4			

(A change in tense make the following questions applicable to active employees.)

No.	Question	Answers		Interval	Col	Card
203.	What were your feelings about retiring?	Disliked the idea	1	1-4	55	3
		Somewhat reluctant	2			
		Looked forward to retirement	3			
		Couldn't wait to retire	4			
204.	Do you think a mandatory retirement age is fair to employees?	Yes	1	1-2	56	3
		No	2			
205.	If no, why?	Should depend on individual's ability	1	1-4	57	3
		One should have a right to continue	2			
		Only if given adequate income	3			
		Other	4			
206.	For active employees: At what age do you plan to retire? For retired employees: At what age did you retire?	Number of years		1-99	58-59	3
207.	Why did you not retire earlier?	Money	1	1-4	60	3
		Liked working	2			
		Just to keep busy	3			
		Other	4			

No.	Question	Answers		Interval	Col	Card
208.	After retiring, how much time did you need to adjust?	Went back to work	1	1-5	61	3
		Cannot say	2			
		Still not used to not working	3			
		Few months	4			
		Few weeks	5			
	For active employees:	Will never get used to retirement	1	1-4		
		Cannot say	2			
		Few months	3			
		Few weeks	4			
	(Questions 209-11 are not applicable to active employees.)					
209.	Are you working now?	Yes	1	1-2	62	3
		No	2			
210.	If yes, how many hours per week?	Number of hours		1-99	63-64	3
211.	Why did you go back to work?	Money	1	1-4	65	3
		Likes working	2			
		Just to keep busy	3			
		Other	4			
212.	For retired employees: (If no to question 209) Do you want to go back to work? For active employees: Do you feel that you will want to work after retiring?	Yes	1	1-2	66	3
		No	2			
213.	If yes, why?	Money	1	1-4	67	3
		Likes work	2			
		Just to keep busy	3			
		Other	4			
	For active employees:	Money	1	1-4		
		Likes work	2			
		Keep busy	3			
		Won't be able to adjust to not working	4			
214.	(Not applicable to active employees) Are you still looking for work?	Still looking	1	1-2	68	3
		Given up	2			
215.	For retired employees: What difficulty have you encountered in finding work? For active employees: What difficulty do you expect in finding work?	Little or none	1	1-4	69	3
		No one wants to hire older people	2			
		General shortage of work	3			
		Other	4			

No.	Question	Answers		Interval	Col	Card
	(Questions 216-19 are questions about the respondent's health in the last year.)					
216.	About how many days did you spend in a hospital?	Number of days		1-99	70-71	3
217.	About how many days did you spend in bed at home because of sickness or an accident?	Number of days		1-99	72-73	3
218.	About how many times did a doctor or a nurse visit you at home?	Number of times		1-99	74-75	3
219.	About how many times did you visit a doctor's office?	Number of times		1-99	76-77	3
220.	Do you have any chronic or persistent health problems?	Yes No	1 2	1-2	78	3
221.	Respondent's card number			4 only	1	4
222.	Respondent's company number			1-8	2	4
223.	Respondent's employment status			1-3	3	4
224.	Respondent's skill level			1-3	4	4
225-6.	Individual number			1-99	5-6	4
	(If the respondent answered "yes" to question 220, questions 227-44 were asked.)					
227.	Do you have poor sight?	Yes	1	0-1	7	4
228.	If yes, how many years?	Number of years		1-99	8-9	4
229.	Do you have poor hearing?	Yes	1	0-1	10	4
230.	If yes, how many years?	Number of years		1-99	11-12	4
231.	Are you disabled (crippled arms, hands, or legs)?	Yes	1	0-1	13	4
232.	If yes, how many years?	Number of years		1-99	14-15	4
233.	Do you have heart trouble?	Yes	1	0-1	16	4
234.	If yes, how many years?	Number of years		1-99	17-18	4
235.	Do you have stomach trouble?	Yes	1	0-1	19	4
236.	If yes, how many years?	Number of years		1-99	20-21	4
237.	Do you have cancer?	Yes	1	0-1	22	4
238.	If yes, how many years?	Number of years		1-99	23-24	4
239.	Have you other health problems?	Yes	1	0-1	25	4
240.	If yes, how many years?	Number of years		1-99	26-27	4
241.	Have you other health problems?	Yes	1	0-1	28	4
242.	If yes, how many years?	Number of years		1-99	29-30	4
243.	Have you other health problems?	Yes	1	0-1	31	4
244.	If yes, how many years?	Number of years		1-99	32-33	4
	(In this series of questions, only positive responses were recorded, i.e., Yes=1.)					

No.	Question	Answers		Interval	Col	Card
245.	For retired employees: Have you had any serious accidents since you retired? For active employees: Have you had any serious accidents in the last few years:	Yes	1	1-2	34	4
		No	2			
246.	For retired employees: Before you retired, how would you have rated your health? For active employees: At the present time, how do you rate your health?	Poor	1	1-4	35	4
		Fair	2			
		Good	3			
		Excellent	4			
247.	For retired employees: Before retiring, did you expect your health in retirement to get better, worse, or stay the same? For active employees: Do you expect your health in retirement to get better, worse, or stay the same?	Get worse	1	1-3	36	4
		Stay the same	2			
		Get better	3			
	(Questions 248-9 are not applicable to active employees.)					
248.	Now in retirement, how would you rate your health?	Poor	1	1-4	37	4
		Fair	2			
		Good	3			
		Excellent	4			
249.	At the present, is your health better, worse, or as expected?	Worse	1	1-3	38	4
		Same	2			
		Better	3			
250.	Do you think your health is better, worse, or the same as other people your age?	Worse	1	1-3	39	4
		Same	2			
		Better	3			
251.	Do you feel that one's health usually gets worse after retirement?	Yes	1	1-2	40	4
		No	2			
252.	Do you receive pensions from a private employer?	Yes	1	1-2	41	4
		No	2			
253.	(Not applicable to retired employees.) In retirement, will you receive pensions from a private employer?	Yes	1	1-2	42	4
		No	2			
254.	Does your wife receive pensions from a private employer?	Yes	1	1-2	43	4
		No	2			
255.	(Not applicable to retired employees.) In retirement, will your wife receive pensions from a private employer?	Yes	1	1-2	44	4
		No	2			

No.	Question	Answers		Interval	Col	Card
256.	Do you receive Social Security?	Yes No	1 2	1-2	45	4
257.	(Not applicable to retired employees.) Will you receive social security in retirement?	Yes No	1 2	1-2	46	4
258.	Does your wife receive Social Security?	Yes No	1 2	1-2	47	4
259.	(Not applicable to retired employees.) In retirement, will your wife receive Social Security?	Yes No	1 2	1-2	48	4
260.	Do you receive some other government pension?	Yes No	1 2	1-2	49	4
261.	(Not applicable to retired employees.) In retirement, will you receive other government pension?	Yes No	1 2	1-2	50	4
262.	Does your wife receive some other government pension?	Yes No	1 2	1-2	51	4
263.	(Not applicable to retired employees.) Will your wife receive some other government pension?	Yes No	1 2	1-2	52	4
264.	Do you receive wages or salary?	Yes No	1 2	1-2	53	4
265.	(Not applicable to retired employees.) Will you receive wages or salary in retirement?	Yes No	1 2	1-2	54	4
266.	Does your wife receive wages or salary?	Yes No	1 2	1-2	55	4
267.	(Not applicable to retired employees.) Will your wife receive wages or salary in retirement?	Yes No	1 2	1-2	56	4
268.	Do you receive money from self-employment?	Yes No	1 2	1-2	57	4
269.	(Not applicable to retired employees.) Will you receive money from self-employment?	Yes No	1 2	1-2	58	4
270.	Do you receive money from rent from house or property?	Yes No	1 2	1-2	59	4

No.	Question	Answers		Interval	Col	Card
271.	(Not applicable to retired employees.) Will you receive money from rent from house or property?	Yes No	1 2	1-2	60	4
272.	Do you receive money from interest and dividends?	Yes No	1 2	1-2	61	4
273.	(Not applicable to retired employees.) Will you receive money from interest and dividends?	Yes No	1 2	1-2	62	4
274.	Do you take money out of savings?	Yes No	1 2	1-2	63	4
275.	(Not applicable to retired employees.) Will you take money out of savings?	Yes No	1 2	1-2	64	4
276.	Do you receive money from the sale of stock or property?	Yes No	1 2	1-2	65	4
277.	(Not applicable to retired employees.) Will you receive money from the sale of stock or property?	Yes No	1 2	1-2	66	4
278.	Do you receive income from disability insurance?	Yes No	1 2	1-2	67	4
279.	(Not applicable to retired employees.) Will you receive income from disability insurance?	Yes No	1 2	1-2	68	4
280.	Do you receive income from individual annuity?	Yes No	1 2	1-2	69	4
281.	(Not applicable to retired employees.) Will you receive income from individual annuity?	Yes No	1 2	1-2	70	4
282.	If yes to questions 280 or 281, how much per month?	Number		1-99	71-72	4
283.	Do you receive income from individual life insurance policy?	Yes No	1 2	1-2	73	4
284.	(Not applicable to retired employees.) Will you receive income from individual life insurance policy?	Yes No	1 2	1-2	74	4
285.	Do you receive old age assistance or welfare?	Yes No	1 2	1-2	75	4

No.	Question	Answers		Interval	Col	Card
286.	(Not applicable to retired employees.) Will you receive old age assistance or welfare?	Yes No	1 2	1-2	76	4
287.	Do you receive cash contributions from someone outside this home like your children or other relatives?	Yes No	1 2	1-2	77	4
288.	(Not applicable to retired employees.) Will you receive cash contributions from someone outside this home like your children or other relatives?	Yes No	1 2	1-2	78	4
289.	Are there any other sources from which you (or your wife) receive income?	Yes No	1 2	1-2	79	4
290.	(Not applicable to retired employees.) Will there be other sources of income for you (or your wife)?	Yes No	1 2	1-2	80	4
291.	Respondent's card number			5 only	1	5
292.	Respondent's company number			1-8	2	5
293.	Respondent's employment status			1-3	3	5
294.	Respondent's skill level			1-3	4	5
295-6.	Individual number			1-99	5-6	5
297.	(Not applicable to active employees.) Before retirement, did you expect your retirement income to be somewhat more, less, or exactly as it turned out to be?	Less Same More	1 2 3	1-3	7	5
298.	Is your standard of living today higher, lower, or the same as during most of your lifetime?	Lower Same Higher	1 2 3	1-3	8	5
299.	Would you say that you are very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied with your way of life today?	Very dissatisfied Somewhat dissatisfied Somewhat satisfied Very satisfied	1 2 3 4	1-4	9	5
300.	How much unhappiness would you say you find in life today?	Good deal Some Almost none	1 2 3	1-3	10	5
301.	How much do you plan ahead the things you will be doing next week or the week after?	No plans Few Many	1 2 3	1-3	11	5

No.	Questions	Answers		Interval	Col	Card
	(A change in tense makes the following questions applicable to active employees.)					
302.	How much planning did you do for financial needs in retirement?	No plans	1	1-3	12	5
		Few	2			
		Many	3			
303.	Give example of plans.	Response	1	0-1	13	5
		No response	blank			
304.	How many years before retirement were the plans made? For active employees: How many years ago were the plans made?	Number of years		1-99	14-15	5
305.	Did you save money regularly for retirement?	Yes	1	1-2	16	5
		No	2			
	In what ways did you save?					
306.	Savings account.	Yes	1	0-1	17	5
307.	Stocks	Yes	1	0-1	18	5
308.	Bonds	Yes	1	0-1	19	5
309.	Life insurance	Yes	1	0-1	20	5
310.	Other	Yes	1	0-1	21	5
311.	At what age should a person begin saving for retirement?	Age in years		1-99	22-23	5
	In what type of investment should a person place his savings?					
312.	Bank	Yes	1	0-1	24	5
313.	Stocks	Yes	1	0-1	25	5
314.	Bonds	Yes	1	0-1	26	5
315.	Insurance	Yes	1	0-1	27	5
316.	Property	Yes	1	0-1	28	5
317.	Other	Yes	1	0-1	29	5
318.	If you were 30, and wanted to start saving for retirement, would you place your savings in a guaranteed investment (such as a bank), or a variable investment (such as stocks or mutual funds)?	Fixed	1	1-3	30	5
		Variable	2			
		Combination	3			
319.	If you had saving and wanted to use them to buy annuity which would pay you a guaranteed monthly income for the rest of your life, would you prefer a fixed monthly payment, or a variable monthly payment (changing according to the stock market average)?	Fixed	1	1-3	31	5
		Variable	2			
		Combination	3			
320.	How many plans did you make for your retirement activities?	None	1	1-3	32	5
		Few	2			
		Many	3			

No.	Question	Answers		Interval	Col	Card
321.	Give examples of plans.	Response No response	1 blank	0-1	33	5
322.	How many years before retirement were the plans made? For active employees: How many years ago were the plans made?	Number of years		1-99	34-35	5
323.	Did you make plans concerning your health in retirement?	None Few Many	1 2 3	1-3	36	5
324.	Give examples of plans.	Response No response	1 blank	0-1	37	5
325.	How many years before retirement were the plans made? For active employees: How many years ago were the plans made?	Number of years		1-99	38-39	5
326.	Did your employer encourage or help you make plans for retirement?	Yes No	1 2	1-2	40	5
327.	(Completed by the interviewer.) Was a preretirement planning program mentioned?	Yes No	1 2	1-2	41	5
328.	Did your employer have a regular preretirement program or counseling session to help to prepare for retirement?	Yes No	1 2	1-2	42	5
329.	If no, would you have liked your employer to help you in this way?	Yes No	1 2	1-2	43	5
330.	If yes to question 328, did you participate in your company's program?	Yes No	1 2	1-2	44	5

(Respondents having participated in a preretirement planning program were asked questions 331-49.)

No.	Question	Answers		Interval	Col	Card
331.	Did the program cover pension benefits?	Yes No	1 2	1-2	45	5
332.	How helpful was this?	Not helpful Somewhat helpful Very helpful	1 2 3	1-3	46	5
333.	Did the program cover Social Security benefits?	Yes No	1 2	1-2	47	5

No.	Question	Answers		Interval	Col	Card
334.	How helpful was this?	Not helpful	1	1-3	48	5
		Somewhat helpful	2			
		Very helpful	3			
335.	Did the program cover other financial planning?	Yes	1	1-2	49	5
		No	2			
336.	How helpful was this?	Not helpful	1	1-3	50	5
		Somewhat helpful	2			
		Very helpful	3			
337.	Did the program cover health maintenance?	Yes	1	1-2	51	5
		No	2			
338.	How helpful was this?	Not helpful	1	1-3	52	5
		Somewhat helpful	2			
		Very helpful	3			
339.	Did the program cover activities?	Yes	1	1-2	53	5
		No	2			
340.	How helpful was this?	Not helpful	1	1-3	54	5
		Somewhat helpful	2			
		Very helpful	3			
341.	Did the program cover housing and living accommodations?	Yes	1	1-2	55	5
		No	2			
342.	How helpful was this?	Not helpful	1	1-3	56	5
		Somewhat helpful	2			
		Very helpful	3			
343.	Did the program cover retired work activities?	Yes	1	1-2	57	5
		No	2			
344.	How helpful was this?	Not helpful	1	1-3	58	5
		Somewhat helpful	2			
		Very helpful	3			
345.	Did the program cover legal aspects?	Yes	1	1-2	59	5
		No	2			
346.	How helpful was this?	Not helpful	1	1-3	60	5
		Somewhat helpful	2			
		Very helpful	3			
347.	Did the program cover mental health?	Yes	1	1-2	61	5
		No	2			
348.	How helpful was this?	Not helpful	1	1-3	62	5
		Somewhat helpful	2			
		Very helpful	3			

No.	Question	Answers		Interval	Col	Card
349.	On the whole, how helpful would you say your employer's program was?	Not helpful	1	1-3	63	5
		Somewhat helpful	2			
		Very helpful	3			
350.	How many years before retirement do you think preretirement planning programs should begin?	Number of years		1-99	64-65	5
351.	Did you participate in any community sponsored preretirement planning program?	Yes	1	1-2	66	5
		No	2			
	(Questions 352-3 are not applicable to active employees.)					
352.	Since you retired, have you participated in any community programs for retired people?	Yes	1	1-2	67	5
		No	2			
353.	Knowing what you do now about retirement, do you wish you had retired earlier (if permitted with the same income), later, or when you did?	When you did	1	1-3	68	5
		Continued to work	2			
		Retired earlier	3			
354.	What is your present age?	Age in years		1-99	69-70	5
355.	Could you tell me the last grade in school you completed?	Seven or less	1	1-8	71	5
		8 - 9	2			
		10-11	3			
		12	4			
		College 1	5			
		College 2	6			
		College 3	7			
		College 4 or more	8			
356.	(Not applicable to active employees.) How many years has it been since you retired (from last company)?	Number of years		1-9	72	5
	(Questions 357-76 were answered by the interviewer.)					
357-8.	Interviewer Code			1-99	73-74	5
359.	Was the respondent cooperative or antagonistic toward the interview?	Cooperative	1	1-2	75	5
		Antagonistic	2			
360.	How alert was the respondent?					
	For active employees:	Apathetic	1	1-3	76	5
		Average	2			
		Very alert	3			
	For retired employees:	Very alert	1			
		Average	2			
		Apathetic	3			

No.	Question	Answers		Interval	Col	Card
361.	Did he have any marked physical disabilities?	Yes	1	1-2	77	5
		No	2			
362.	How would you rate the respondent's health? For active employees:	Poor	1	1-4	78	5
		Fair	2			
		Good	3			
		Excellent	4			
362.	How would you rate the respondent's health? For retired employees:	Excellent	1	1-4	78	5
		Good	2			
		Fair	3			
		Poor	4			
363.	Did the respondent show any confusion (in dates, places or remembering things)?	Yes	1	1-2	79	5
		No	2			
364.	Was anyone besides the respondent present during any part of the interview?	Yes	1	1-2	80	5
		No	2			
365.	Respondent's card number			6 only	1	6
366.	Respondent's company number			1-8	2	6
367.	Respondent's employment status			1-3	3	6
368.	Respondent's skill level			1-3	4	6
369.70.	Individual number			1-99	5-6	6
371.	For what part of the interview was anyone besides the respondent present?	Entire interview	1	1-4	7	6
		More than half, not entire	2			
		Less than half, more than ten minutes	3			
		Ten minutes or less	4			
372.	Who was the person present?	Wife	1	1-3	8	6
		Other family member	2			
		Friend	3			
373.	If wife, how compatible would you say they are?	Very compatible	1	1-3	9	6
		Questionable	2			
		Not compatible	3			
374.	In your opinion, how much influence did this person have on the answers?	Very much	1	1-3	10	6
		Some	2			
		None	3			

No.	Question	Answers		Interval	Col	Card
375.	How would you rate the respondent's living conditions?	House furnishings fairly new and well kept	1	1-4	11	6
		House furnishings fairly new but poorly kept	2			
		House furnishings fairly old but well kept	3			
		House furnishings fairly old and poorly kept	4			
376.	How would you rate the respondent's overall adjustment to retired life?	Extremely well adjusted	1	1-5	12	6
		Fairly well adjusted	2			
		Borderline case	3			
		Somewhat unadjusted	4			
		Definitely not adjusted	5			
376.	(For active employee interviews.) How would you rate the respondent's resistance to retired life?	Extremely resistant	1	1-5	12	6
		Somewhat resistant	2			
		Borderline case	3			
		Looking forward to it	4			
		Can't wait to stop work	5			

For questions 377-91, the respondent was asked to check the category which best describes his response for each question.

The categories are:		
	Strongly Agree	SA
	Agree	A
	Disagree	D
	Strongly Disagree	SD

The numeric value given to each choice varies and, therefore, is indicated in the "Answers" column.

No.	Question	Answers	Interval	Col	Card
377.	For retired employees: I have made plans for a month or a year from now.	SD=1 D=2 A=3 SA=4	1-4	13	6
	For active employees: I have planned the things I will do in retirement.	SD=1 D=2 A=3 SA=4	1-4		
378.	For retired employees: The things I do are as interesting as ever.	SD=1 D=2 A=3 SA=4	1-4	14	6
	For active employees: Much of retired life is boring and monotonous.	SA=1 A=2 D=3 SD=4	1-4		
379.	For retired employees: This is just about the dreariest time of my life.	SA=1 A=2 D=3 SD=4	1-4	15	6
	For active employees: Retirement will probably be the dreariest time of my life.	SA=1 A=2 D=3 SD=4	1-4		

No.	Question	Answers	Interval	Col	Card
380.	For retired employees: I expect some interesting and pleasant things in the future.	SD=1 D=2 A=3 SA=4	1-4	16	6
	For active employees: I expect some interesting and pleasant things in retirement.	SD=1 D=2 A=3 SA=4	1-4		
381.	For retired employees: These are the best years of my life.	SD=1 D=2 A=3 SA=4	1-4	17	6
	For active employees: I expect retirement to be the best years of my life.	SD=1 D=2 A=3 SA=4	1-4		
382.	For retired employees: I often find a hard time keeping busy.	SA=1 A=2 D=3 SD=4	1-4	18	6
	For active employees: I expect to find a hard time to keep busy in retirement.	SA=1 A=2 D=3 SD=4	1-4		
383.	As I grow older, things seem better than I thought they would be.	SD=1 D=2 A=3 SA=4	1-4	19	6
384.	I am as happy as when I was younger.	SD=1 D=2 A=3 SA=4	1-4	20	6
385.	I feel old and somewhat tired.	SA=1 A=2 D=3 SD=4	1-4	21	6
386.	My life is full of worry.	SA=1 A=2 D=3 SD=4	1-4	22	6
387.	Things seem to get worse for me as I get older.	SA=1 A=2 D=3 SD=4	1-4	23	6
388.	My life could be happier than now.	SA=1 A=2 D=3 SD=4	1-4	24	6
389.	Retirement is generally bad for one.	SA=1 A=2 D=3 SD=4	1-4	25	6
390.	People should retire only when they are not physically able to continue work.	SA=1 A=2 D=3 SD=4	1-4	26	6
391.	Retired people do not generally get the respect they deserve from younger ones.	SA=1 A=2 D=3 SD=4	1-4	27	6
	(A change to present tense makes the questions applicable to active employees.)				
392.	How important was mixing with people on the job?	Not important 1 Somewhat important 2 Very important 3	1-3	28	6
393.	How important was the feeling your job gave you of being useful?	Not important 1 Somewhat important 2 Very important 3	1-3	29	6

No.	Question	Answers		Interval	Col	Card
394.	How important was the respect your job brought from others?	Not important Somewhat important Very important	1 2 3	1-3	30	6
395.	How important were the new things happening on the job?	Not important Somewhat important Very important	1 2 3	1-3	31	6
396.	How important was the money your job brought in?	Not important Somewhat important Very important	1 2 3	1-3	32	6
397.	How important was the work itself?	Not important Somewhat important Very important	1 2 3	1-3	33	6
398.	Employees between 60 and 65 years of age and who have been with the company for many years, should be allowed to work fewer days per week at full pay.	Undecided Disagree Agree	1 2 3	1-3	34	6
399.	Management should allow older employees to retire gradually by working fewer days per week.	Undecided Disagree Agree	1 2 3	1-3	35	6
400.	As employees get older they should be given jobs which require less work.	Undecided Disagree Agree	1 2 3	1-3	36	6
401.	Management should select older employees as supervisors because of their experience.	Undecided Disagree Agree	1 2 3	1-3	37	6
402.	Management should give older employees equipment or other things which make their jobs easier.	Undecided Disagree Agree	1 2 3	1-3	38	6
	Management has the responsibility of providing employees with adequate:	Undecided Disagree Agree	1 2 3			
403.	Health insurance			1-3	39	6
404.	Life insurance			1-3	40	6
405.	Retirement pension			1-3	41	6
406.	Management use older employees less in training younger employees than they should.	Undecided Disagree Agree	1 2 3	1-3	42	6

No.	Question	Answers		Interval	Col	Card
407.	Over the years, I have developed skills and experience which could be used in training others.	Undecided Disagree Agree	1 2 3	1-3	43	6

(By changing the following questions, on reasons for retiring, to a future tense, they are made applicable to active employees.)

No.	Question	Answers		Interval	Col	Card
408.	I was tired of working	Disagree Agree	1 2	1-2	44	6
409.	I was retired by the company on reaching mandatory retirement age	Disagree Agree	1 2	1-2	45	6
410.	I really wanted to work but the company forced me to stop.	Agree Disagree	1 2	1-2	46	6
411.	I wanted to stop working so I could enjoy retired life.	Disagree Agree	1 2	1-2	47	6
412.	I wanted to stop because I was really too ill to work.	Disagree Agree	1 2	1-2	48	6
413.	I wanted to stop because I really didn't enjoy the work I was doing.	Agree Disagree	1 2	1-2	49	6
414.	I felt that others expected me to retire.	Disagree Agree	1 2	1-2	50	6
415.	I had enough money to retire, so why not.	Disagree Agree	1 2	1-2	51	6
416.	I wanted to stop because I was dissatisfied with the company	Agree Disagree	1 2	1-2	52	6
417.	For retired employees: I wanted to continue working, so I planned to work after retirement.	Agree Disagree	1 2	1-2	53	6
	For active employees: I plan to take another job just as soon as I retire from this one.	Agree Disagree	1 2	1-2		

For questions 418-43, the respondent was asked to check the category which best describes his response to each question.

The cagetories are:		
	Strongly Disagree	SD
	Disagree	D
	Agree	A
	Strongly Agree	SA

(A change to present tense makes the questions applicable to active employees.)

No.	Question	Answers	Interval	Col	Card
418.	My job involved interesting kinds of tasks.	SD=1 D=2 A=3 SA=4	1-4	54	6
419.	My job gave me a chance to do the things I am best at.	SD=1 D=2 A=3 SA=4	1-4	55	6
420.	I seldom felt worn out and tired on my job.	SD=1 D=2 A=3 SA=4	1-4	56	6
421.	My job was meaningful and worthwhile.	SD=1 D=2 A=3 SA=4	1-4	57	6
422.	In my job I was able to experiment with doing things in new ways.	SD=1 D=2 A=3 SA=4	1-4	58	6
423.	The work I did on the job involved figuring things out much of the time.	SD=1 D=2 A=3 SA=4	1-4	59	6
424.	The work I did in my job involved doing new things quite frequently.	SD=1 D=2 A=3 SA=4	1-4	60	6
425.	My job left me fairly free of supervision, let me be independent.	SD=1 D=2 A=3 SA=4	1-4	61	6
426.	Management always did its best to give us good working conditions.	SD=1 D=2 A=3 SA=4	1-4	62	6
427.	My boss was never too interested in his own success to care about employee needs.	SD=1 D=2 A=3 SA=4	1-4	63	6
428.	My boss gave me credit and praise for work well done.	SD=1 D=2 A=3 SA=4	1-4	64	6
429.	Management was really interested in the welfare of employees.	SD=1 D=2 A=3 SA=4	1-4	65	6
430.	The people who got promotions usually deserved them.	SD=1 D=2 A=3 SA=4	1-4	66	6
431.	I was satisfied with the advancements and promotions I received.	SD=1 D=2 A=3 SA=4	1-4	67	6
432.	My supervisor was fair in dealing with me.	SD=1 D=2 A=3 SA=4	1-4	68	6
433.	My job was highly regarded by others.	SD=1 D=2 A=3 SA=4	1-4	69	6
434.	My job carried good pay.	SD=1 D=2 A=3 SA=4	1-4	70	6
435.	My job left me a good deal of time to spend with my family.	SD=1 D=2 A=3 SA=4	1-4	71	6

No.	Question	Answers	Interval	Col	Card
436.	My job was stable and secure	SD=1 D=2 A=3 SA=4	1-4	72	6
437.	My fellow workers liked me.	SD=1 D=2 A=3 SA=4	1-4	73	6
438.	My wife and family approved highly of the work I did.	SD=1 D=2 A=3 SA=4	1-4	74	6
439.	I would advise young people to work for my last employer.	SD=1 D=2 A=3 SA=4	1-4	75	6
440.	The people I worked with helped each other out when someone fell behind or got in a tight spot.	SD=1 D=2 A=3 SA=4	1-4	76	6
441.	The longer I worked for the company the more I felt I belonged there.	SD=1 D=2 A=3 SA=4	1-4	77	6
442.	There were plenty of good jobs for those who wanted to get ahead.	SD=1 D=2 A=3 SA=4	1-4	78	6
443.	I was always proud to work for the company.	SD=1 D=2 A=3 SA=4	1-4	79	6
444.	My health is just beginning to be a problem for me.	SA=1 A=2 D=3 SD=4	1-4	80	6
445.	Respondent's card number		7 only	1	7
446.	Respondent's company number		1-8	2	7
447.	Respondent's employment status		1-3	3	7
448.	Respondent's skill level		1-3	4	7
449-50.	Individual number		1-99	5-6	7
451.	I feel pretty miserable a lot of the time.	SA=1 A=2 D=3 SD=4	1-4	7	7
452.	I never felt better in my life.	SD=1 D=2 A=3 SA=4	1-4	8	7
453.	If I can't feel better soon, I would just as soon die.	SA=1 A=2 D=3 SD=4	1-4	9	7
454.	I feel almost as well and happy as when I was younger.	SD=1 D=2 A=3 SA=4	1-4	10	7
455.	I am perfectly satisfied with my health.	SD=1 D=2 A=3 SA=4	1-4	11	7
456.	I worry about my health a lot.	SA=1 A=2 D=3 SD=4	1-4	12	7
457.	I would probably not risk a serious operation even if I thought I might die sooner without it.				

No.	Question	Answers		Interval	Col	Card
	For retired employees:	SD=1 D=2 A=3 SA=4		1-4	13	7
	For active employees:					
	The following questions are on the respondent's income per month.					
458.	Indicate your working income.			1-16	14-15	7
		$ 0	1			
459.	For retired employees:	$ 50	2			
	Indicate your retirement income	$ 100	3			
	For active employees:	$ 150	4			
	Indicate expected retirement income.	$ 200	5			
		$ 250	6			
460.	For retired employees:	$ 300	7	1=16	18-19	7
	Indicate Social Security received.	$ 400	8			
	For active employees:	$ 500	9			
	Indicate expected Social Security	$ 600	10			
		$ 700	11			
461.	For retired employees:	$ 800	12	1-16	20-21	7
	Indicate company pension received.	$ 900	13			
	For active employees:	$1,000	14			
	Indicate expected company pension.	$1,500	15			
		Over $1,500	16			
462.	Indicate the adequacy of working monthly income.	Less than adequate	1	1-3	22	7
		Just adequate	2			
		More than adequate	3			
463.	Indicate the adequacy of monthly retirement income.	Less than adequate	1	1-3	23	7
		Just adequate	2			
		More than adequate	3			
464.	Indicate satisfaction with Social Security Benefits.	Very dissatisfied	1	1-4	24	7
		Somewhat dissatisfied	2			
		Somewhat satisfied	3			
		Very satisfied	4			
465.	Indicate satisfaction with company pension.	Very dissatisfied	1	1-4	25	7
		Somewhat dissatisfied	2			
		Somewhat satisfied	3			
		Very satisfied	4			
466.	Indicate amount of bank savings.	$ 0	1	1-13	26-27	7
		$ 500	2			
467.	Indicate amount of stocks.	$ 1,000	3	1-13	28-29	7
		$ 2,000	4			
468.	Indicate amount of bonds.	$ 4,000	5	1-13	30-31	7
		$ 6,000	6			
469.	Indicate equity in house or property	$ 8,000	7	1-13	32-33	7
		$10,000	8			
470.	Indicate amount of life insurance.	$15,000	9	1-13	34-35	7
		$20,000	10			

No.	Question	Answers		Interval	Col	Card
471.	Indicate cash value of life insurance	$25,000	11	1-13	36.37	7
		$30,000	12			
		Over $30,000	13			
472.	Indicate satisfaction with bank savings.	Very dissatisfied	1	1-4	38	7
		Somewhat dissatisfied	2			
		Somewhat satisfied	3			
		Very satisfied	4			
473.	Indicate satisfaction with amount of stocks.	Very dissatisfied	1	1-4	39	7
		Somewhat dissatisfied	2			
		Somewhat satisfied	3			
		Very satisfied	4			
474.	Indicate satisfaction with amount of bonds.	Very dissatisfied	1	1-4	40	7
		Somewhat dissatisfied	2			
		Somewhat satisfied	3			
		Very satisfied	4			
475.	Indicate satisfaction with equity in house or property.	Very dissatisfied	1	1-4	41	7
		Somewhat dissatisfied	2			
		Somewhat satisfied	3			
		Very satisfied	4			
476.	Indicate satisfaction with amount of life insurance.	Very dissatisfied	1	1-4	42	7
		Somewhat dissatisfied	2			
		Somewhat satisfied	3			
		Very satisfied	4			
477.	Indicate satisfaction with cash values of life insurance.	Very dissatisfied	1	1-4	43	7
		Somewhat dissatisfied	2			
		Somewhat satisfied	3			
		Very satisfied	4			
478.	I am just able to make ends meet.	Agree	1	1-2	44	7
		Disagree	2			
479.	I have more than enough money to get along on.	Disagree	1	1-2	45	7
		Agree	2			
480.	All my basic needs are cared for.	Disagree	1	1-2	46	7
		Agree	2			
481.	I am provided with many home comforts.	Disagree	1	1-2	47	7
		Agree	2			
482.	I wish I had more life insurance.	Agree	1	1-2	48	7
		Disagree	2			
483.	I wish I had more health insurance.	Agree	1	1-2	49	7
		Disagree	2			

No.	Question	Answers		Interval	Col	Card
484.	I would probably not make a risky investment even if I had a small chance of doubling my savings.	Agree	1	1-2	50	7
		Disagree	2			
485.	I feel the need of more savings for emergencies.	Agree	1	1-2	51	7
		Disagree	2			
486.	I often worry about money matters.	Agree	1	1-2	52	7
		Disagree	2			
	(By changing the following statements to a future tense, they are made applicable to active employees.)					
487.	I gave up my home.	No	1	1-2	53	7
		Yes	2			
488.	I moved to a less expensive home.	No	1	1-2	54	7
		Yes	2			
489.	I buy less expensive food.	No	1	1-2	55	7
		Yes	2			
490.	I can't keep my home or furnishings in good repair.	No	1	1-2	56	7
		Yes	2			
491.	I buy less expensive clothes.	No	1	1-2	57	7
		Yes	2			
492.	I dropped some of my life insurance.	No	1	1-2	58	7
		Yes	2			
493.	I dropped some of my health insurance.	No	1	1-2	59	7
		Yes	2			
494.	I stopped taking trips.	No	1	1-2	60	7
		Yes	2			
495.	I gave up my car or bought a cheaper car.	No	1	1-2	61	7
		Yes	2			
496.	I had to start using some of my savings to live on.	No	1	1-2	62	7
		Yes	2			
	Invitation to company sponsored recreational events.					
497.	Retired employees only:	Is doing	1	0-1	63	7
498.	Retired and active employees:	Should do	1	0-1	64	7
	Free health examinations.					
499.	Retired employees only:	Is doing	1	0-1	65	7
500.	Retired and active employees:	Should do	1	0-1	66	7

No.	Question	Answers		Interval	Col	Card
	Financial assistance (loans, gifts, etc.).					
501.	Retired employees only:	Is doing	1	0-1	67	7
502.	Retired and active employees:	Should do	1	0-1	68	7
	Free subscription to retirement magazine.					
503.	Retired employees only:	Is doing	1	0-1	69	7
504.	Retired and active employees:	Should do	1	0-1	70	7
	Counselor available.					
505.	Retired employees only:	Is doing	1	0-1	71	7
506.	Retired and active employees:	Should do	1	0-1	72	7
	Periodic contact by company representative.					
507.	Retired employees only:	Is doing	1	0-1	73	7
508.	Retired and active employees:	Should do	1	0-1	74	7
	Continued life insurance coverage.					
509.	Retired employees only:	Is doing	1	0-1	75	7
510.	Retired and active employees:	Should do	1	0-1	76	7
	Continued health insurance coverage.					
511.	Retired employees only:	Is doing	1	0-1	77	7
512.	Retired and active employees:	Should do	1	0-1	78	7
	Send company publications.					
513.	Retired employees only:	Is doing	1	0-1	79	7
514.	Retired and active employees:	Should do	1	0-1	80	7
515.	Respondent's card number			8 only	1	8
516.	Respondent's company number			1-8	2	8
517.	Respondent's employment status			1-3	3	8
518.	Respondent's skill level			1-3	4	8
519-20.	Individual number			1-99	5-6	8
520.	Numbers of activities engaged in from answers to questions 12, 15, 18,...72,75; 84,87,90,...155			1-45	7-8	8
521.	Ordinal rating of number of activities.	Low 1/3	1	1-3	9	8
		Middle 1/3	2			
		High 1/3	3			
522.	"Absolute Extent of Participation in Activities" score from answers to questions 12,15,18,...72,75; 84,87,90,...155			1-269	10-12	8
523.	Ordinal rating of "Absolute Extent of Participation in Activities" score.	Low 1/3	1	1-3	13	8
		Middle 1/3	2			
		High 1/3	3			
524.	"Intensity of Participation in Activities" score from answers to questions 12,15,18,...72,75; 84,87,90,...155			1-269	14-16	8

No.	Question	Answers		Interval	Col	Card
525.	Ordinal rating of "intensity of Participation in Activities" score.	Low 1/3	1	1-3	17	8
		Middle 1/3	2			
		High 1/3	3			
526.	"Absolute Enjoyment of Activities" scores from answers to questions 12,15,18,...72,75; 84,87,90,...155			1-270	18-20	8
527.	Ordinal rating of "Absolute Enjoyment of Activities" score.	low 1/3	1	1-3	21	8
		Middle 1/3	2			
		High 1/3	3			
528.	"Relative Enjoyment of Activities" score from answers to questions 12,15,18,...72,75; 84,87,90,...155			1-270	22-24	8
529.	Ordinal rating of "relative Enjoyment of Activities" score.	Low 1/3	1	1-3	25	8
		Middle 1/3	2			
		High 1/3	3			
530.	Number of activities engaged in during the past but not presently, from answers to questions 12,15,18,...72,75; 84,87,90,...155			1-45	26/27	8
531.	Ordinal rating of number of activities engaged in during the past.	Low 1/3	1	1-3	28	8
		Middle 1/3	2			
		High 1/3	3			
532.	"Absolute Enjoyment of Past Activities" score from answers to questions 12,15,18,...72,75; 84,87,90,...155			1-270	29-31	8
533.	Ordinal rating of "Absolute Enjoyment of Past Activities" score.	Low 1/3	1	1-3	32	8
		Middle 1/3	2			
		High 1/3	3			
534.	"Relative Enjoyment of Past Activities" score from answers to questions 12,15,18,...72,75; 84,87,90,...155			1-270	33-35	8
535.	Ordinal rating of "Relative Enjoyment of Past Activities" score.	Low 1/3	1	1-3	36	8
		Middle 1/3	2			
		High 1/3	3			
536.	"Attitudes toward Health" score from answers to questions 444; 451,452,453,454,455,456,456			8-32	37-38	8
537.	Ordinal rating of "Attitude toward Health" score.	Low 1/3	1	1-3	39	8
		Middle 1/3	2			
		High 1/3	3			
538.	"Objective Health Rating" score from questions 227,229,231,233,235,237,239,241,243			0-9	40	8

No.	Question	Answers		Interval	Col	Card
539.	For retired employees: "Adjustment to Retirement" score from answers to questions 229,300,377,378,379,380,381,382,383 384,385,386,387,388			14-56	41-42	8
	For active employees: "Resistance to Retirement" score from answers to questions 377,378,379,380,381,382			6-24		
540.	For retired employees: Ordinal rating of "Adjustment to Retirement" score. For active employees: Ordinal rating of "Resistance toward Retirement" score.	Low 1/3	1	1-3	43	8
		Middle 1/3	2			
		High 1/3	3			
541.	"Life Satisfaction" score from answers to questions. 299,300,383,384,385,386,387,388			9-36	44-45	8
542.	Ordinal rating of "Life Satisfaction" score.	Low 1/3	1	1-3	46	8
		Middle 1/3	2			
		High 1/3	3			
543.	"Stereotypes of Retirement" score from answers to questions 251,389,390,391			4-16	47-48	8
544.	Ordinal rating of "Stereotypes of Retirement" score.	High 1/3	1	1-3	49	8
		Middle 1/3	2			
		Low 1/3	3			
545.	For retired employees: "Economic Deprivation" score from answers to questions 487,488,489,490,491,492,493,494 495,496			10-20	50-51	8
	For active employees: "Expected Economic Deprivation" score from answers to questions	(487-496)				
546.	Ordinal rating of "Economic Deprivation" score.	Low 1/3	1	1-3	52	8
		Middle 1/3	2			
		High 1/3	3			
547.	"Attitude toward Financial Status" score from questions 478,479,480,481,482,483,485,486			9-18	53-54	8
548.	Ordinal rating of "Attitude toward Financial Status" score.	Low 1/3	1	1-3	55	8
		Middle 1/3	2			
		High 1/3	3			

No.	Question	Answers		Interval	Col	Card
549.	For retired employees: "Work Motivation" score from answers to questions	392,393,394,395,396,397		6-18	56-57	8
	For active employees: "Work Motivation score from answers to questions	(392-397)				
550.	Ordinal rating of "Work Motivation" score	Low 1/3	1	1-3	58	8
		Middle 1/3	2			
		High 1/3	3			
551.	"Attitude toward Supervision" score from questions	425,426,428,432		8-32	59-60	8
552.	Ordinal rating of "Attitude toward Supervision" score.	Low 1/3	1	1-3	61	8
		Middle 1/3	2			
		High 1/3	3			
553.	"Attitude toward My Work Itself" score from questions	418,419,420,421,422,423,424		7-28	62-63	8
554.	Ordinal rating of "Attitude toward My Work Itself" score	Low 1/3	1	1-3	64	8
		Middle 1/3	2			
		High 1/3	3			
555.	"Attitude toward Job" score from questions	433,434,435,436,437,438,440		7-28	65-66	8
556.	Ordinal rating of "Attitude toward Job" score.	Low 1/3	1	1-3	67	8
		Middle 1/3	2			
		High 1/3	3			
557.	"Attitude toward Company" score from questions	426,429,430,431,439,441,442,443		4-16	68-69	8
558.	Ordinal rating of "Attitude toward Company" score.	Low 1/3	1	1-3	70	8
		Middle 1/3	2			
		High 1/3	3			
559.	"Plans for Retirement" score from questions	302,320,323		3-9	71	8
560.	Ordinal rating of "Plans for Retirement" score.	Low 1/3	1	1-3	72	8
		Middle 1/3	2			
		High 1/3	3			
561.	"Intensity of Preretirement Education Program" score from questions	331,333,335,337,339,341 343,345,347		0-9	73	8

No.	Question	Answers		Interval	Col	Card
562.	Interval tabulation of question #7.	1- 5	1	1-3	74	8
		6-15	2			
		16-99	3			
563.	Interval tabulation of question #8.	1- 5	1	1-3	75	8
		6-15	2			
		16-99	3			
564.	Interval tabulation of question #10.	1- 5	1	1-3	76	8
		6-15	2			
		16-99	3			
565.	Interval tabulation of question $175.	1-10	1	1-4	77	8
		11-20	2			
		21-30	3			
		31-99	4			
566.	Interval tabulation of question #176.	1- 5	1	1-3	78	8
		6-10	2			
		11-99	3			
567.	Interval tabulation of question #178.	1	1	1-4	79	8
		2	2			
		3	3			
		4-99	4			
568.	Interval tabulation of question #180.	1	1	1-3	80	8
		2	2			
		3-99	3			
569.	Respondent's card number			9 only	1	9
570.	Respondent's company number			1-8	2	9
571.	Respondent's employment status			1-3	3	9
572.	Respondent's skill level			1-3	4	9
573-4.	Individual number			1-99	5-6	9
575.	Interval tabulation of question #181.	1-10	1	1-3	7	9
		11-20	2			
		21-99	3			
576.	Interval tabulation of question #182.	1-10	1	1-2	8	9
		11-99	2			
577.	Interval tabulation of question #185.	1	1	1-4	9	9
		2	2			
		3	3			
		4-99	4			
578.	Interval tabulation of question #187.	1- 5	1	1-3	10	9
		6-10	2			
		11-99	3			

No.	Question	Answers		Interval	Col	Card
579.	Interval tabulation of question #188.	No Promotions	1	1-4	11	9
		1- 2	2			
		3- 4	3			
		5-99	4			
580.	Interval tabulation of question #206.	1-61	1	1-5	12	9
		-62	2			
		63-64	3			
		-65	4			
		66-99	5			
581.	Interval tabulation of question #210.	1-15	1	1-3	13	9
		16-30	2			
		31-99	3			
582.	Interval tabulation of question #216.	0	1	1-3	14	9
		1-10	2			
		11-99	3			
583.	Interval tabulation of question #217.	0	1	1-3	15	9
		1-10	2			
		11-99	3			
584.	Interval tabulation of question #218	0	1	1-2	16	9
		1-99	2			
585.	Interval tabulation of question #219.	0	1	1-3	17	9
		1- 3	2			
		4-99	3			
586.	Interval tabulation of question #304.	1- 5	1	1-3	18	9
		6-10	2			
		11-99	3			
587.	Interval tabulation of question #311.	1-25	1	1-4	19	9
		26-35	2			
		36.45	3			
		46.99	4			
588.	Interval tabulation of question #322.	1- 5	1	1-3	20	9
		6-10	2			
		11-99	3			
589.	Interval tabulation of question #325.	1- 5	1	1-3	21	9
		6-10	2			
		11-99	3			
590.	Interval tabulation of question #350.	1- 5	1	1-3	22	9
		6-10	2			
		11-99	3			

No.	Question	Answers		Interval	Col	Card
591.	Interval tabulation of question #356.	1	1	1-5	23	9
		2	2			
		3	3			
		4	4			
		5-99	5			
592.	Interval tabulation of question #458.	2- 9	1	1-4	24	9
		10-13	2			
		14-15	3			
		16-99	4			
593.	Interval tabulation of question #459.	2- 6	1	1-4	25	9
		7- 9	2			
		10-13	3			
		14-99	4			
594.	Interval tabulation of question #460.	1	1	1-4	26	9
		2- 3	2			
		4- 5	3			
		6-99	4			
595.	Interval tabulation of question #461.	2- 3	1	1-5	27	9
		4- 5	2			
		6- 7	3			
		8- 9	4			
		10-99	5			
596.	Interval tabulation of question #466.	1	1	1-5	28	9
		2- 3	2			
		4- 5	3			
		6- 8	4			
		9-99	5			
597.	Interval tabulation of question #467.	1	1	1-5	29	9
		2- 3	2			
		4- 5	3			
		6- 8	4			
		9-99	5			
598.	Interval tabulation of question #468.	1	1	1-4	30	9
		2- 3	2			
		4- 8	3			
		9-99	4			
599.	Interval tabulation of question #469.	1	1	1-4	31	9
		2- 8	2			
		9-12	3			
		13-99	4			

No.	Data			Interval	Col	Card
600.	Interval tabulation of question #470.	1	1	1-4	32	9
		2- 8	2			
		9-10	3			
		11-99	4			
601.	Interval tabulation of question #471.	1	1	1-4	33	9
		2- 3	2			
		4- 8	3			
		9-99	4			
602.	Employment Status	Active employees	1	1-2	34	9
		Retired employees	2			
603.	Preretirement Status	Co.'s with program	1	1-3	35	9
		Co.'s without program	2			
		Co.'s with post program	3			
604.	Preretirement Status	Those attending program	1	1-3	36	9
		Those not attending program	2			
		Those attending post program	3			

APPENDIX C

ADJUSTMENT TO RETIREMENT

Retired Employees

299.	On the whole, how satisfied would you say you are with your way of life today? Would you say you are very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?	Very dissatisfied Somewhat dissatisfied Somewhat satisfied Very satisfied	1 2 3 4
300.	All in all, how much unhappiness would you say you find in life today? Would you say a good deal, some but not very much, or almost none?	Good deal Some Almost none	1 2 3
377.	I have made many plans for things I'll be doing a month or a year from now.	SD=1 D=2 A=3 SA=4	
378.	The things I do are as interesting to me as they ever were.	SD=1 D=2 A=3 SA=4	
379.	This is just about the dreariest time of my life.	SA=1 A=2 D=3 SD=4	
380.	I expect some interesting and pleasant things to happen to me in the future.	SD=1 D=2 A=3 SA=4	
381.	These are the best years of my life.	SD=1 D=2 A=3 SA=4	
382.	I often find a hard time keeping busy.	SA=1 A=2 D=3 SD=4	
383.	As I grow older, things really seem better than I thought they would be.	SD=1 D=2 A=3 SA=4	
384.	I am just as happy as when I was younger.	SD=1 D=2 A=3 SA=4	
385.	I feel old and somewhat tired.	SA=1 A=2 D=3 SD=4	
386.	My life is full of worry.	SA=1 A=2 D=3 SD=4	
387.	Things seem to be getting worse for me as I get older.	SA=1 A=2 D=3 SD=4	

RESISTANCE TO RETIREMENT

Active Employees

377. I have made many plans for things I'll be doing in retirement SD=1 D=2 A=3 SA=4

378. Much of a retired person's life is boring and monotonous. SA=1 A=2 D=3 SD=4

379. Retirement will probably be the dreariest time of my life. SA=1 A=2 D=3 SD=4

380. I expect some interesting and pleasant things to happen to me in retirement. SD=1 D=2 A=3 SA=4

381. I expect retirement to be the best years of my life. SD=1 D=2 A=3 SA=4

382. I'll probably find a hard time keeping busy in retirement. SA=1 A=2 D=3 SD=4

LIFE SATISFACTION SCALE

Active Employees

299. On the whole how satisfied would you say you are with your way of life today? Would you say you are very satisfied, somewhat more satisfied than dissatisfied, somewhat more dissatisfied than satisfied, very dissatisfied?

Very dissatisfied	1
Dissatisfied	2
Satisfied	3
Very satisfied	4

300. All in all, how much unhappiness would you say you find in life today? Would you say you find a good deal, some, but not very much, or almost none?

A good deal	1
Some	2
Almost none	3

383. As I grow older, things really seem better than I thought they would be. SD=1 D=2 A=3 SA=4

384. I am just as happy as when I was younger. SD=1 D=2 A=3 SA=4

385. I feel old and somewhat tired. SA=1 A=2 D=3 SD=4

386. My life is full of worry. SA=1 A=2 D=3 SD=4

387. Things seem to be getting worse for me as I get older. SA=1 A=2 D=3 SD=4

388. My life could be happier than it is now. SA=1 A=2 D=3 SD=4

ACTIVITIES INDEXES

The following seven indexes are derived from the respondent's answers to questions concerning their freetime activities, the frequency of engagement in each activity, and their liking, or enjoyment, of each activity. In addition, the respondent identified activities which he engaged in during the past but which he no longer engages in and his liking for the former activity. It was hypothesized that the latter index would provide a measure of disengagement.

ENGAGEMENT IN ACTIVITIES SCALE

The "Engagement in Activities" Scale is derived from the respondent's answer as to whether or not he presently engages in the activity mentioned. Engagement in activities is a raw count of the number of activities the respondent engages in. The forty-five different activities mentioned are listed as follows:

12. How often do you play cards?
15. How often do you go shopping?
18. Attending movies or theaters?
21. Visiting amusement parks?
24. Doing art or craft work?
27. Attending large social functions (church dinners, lodge dinners).
30. Attending small social entertainments (dinner parties, etc.).
33. Newspaper reading for pleasure.
36. Magazine reading for pleasure.
39. Book reading for pleasure.
42. Getting together or talking with family or relatives.
45. Attending church and other religious organizations.
48. Reading of Bible or other religious information.
51. Dancing.
54. Going out with wife (a partner).
57. Entertaining at home.
60. Fairs, exhibits, etc.

63. Informal contacts with friends or neighbors.

66. Attending lectures (political, adult education, etc.)

69. Listening to radio or TV.

72. Odd jobs at home.

75. Attending organization club meetings, as a member.

EXTENT OF PARTICIPATION SCALE

The "Extent of Participation" in activities scale is derived from the respondent's answers to the question "How often do you do the activity?" For each activity the respondent's answer was categorized according to frequency as follows:

Daily
Once or twice a week
Once or twice a month
Once or twice a year
Never

ENJOYMENT OF ACTIVITIES SCALE

The "Enjoyment of Activities" Scale is derived from the respondent's answer concerning his enjoyment of the activities in which he presently engages. A numerical score for each respondent was computed according to the following responses:

Rating	Numerical Weight
Like very much	6
Like	5
Indifferent	4
Dislike	3
Dislike very much	2

RELATIVE ENJOYMENT OF ACTIVITIES INDEX

The "Relative Enjoyment of Activities" Index is derived as follows: The respondent's total numerical score representing his subjective rating of enjoyment of the activities he engages in is divided by the number of activities engaged in.

The significance of this scale is to permit comparison between respondents who engage in a few activities and enjoy them very much and respondents who engage in many activities with a low enjoyment rating.

RELATIVE ENGAGEMENT IN ACTIVITIES SCALE

The relative engagement in activities index is derived as follows: The mean frequency responses for each activity mentioned by the interviewer was constructed for all respondents.

For example:

Q. How often do you go shopping?	Mean response for all respondents is: "Once or twice a week." Mean numerical rating assigned is: "4"

For each activity a numerical rating is assigned for responses deviating from the mean response.

For example:

Q. How often do you go shopping?	Daily	5
	Once or twice a week	4 (mean response)
	Once or twice a month	3
	Once or twice a year	2
	Never	0

The "Relative Engagement in Activities" index is computed by summing the frequency series of all activities in which the respondent presently engages and dividing by the number of activities in which he engages.

The significance of the scale is to permit comparison between respondents who engage in a few activities frequently and respondents who engage in many activities infrequently.

DISENGAGEMENT FROM ACTIVITIES SCORE

The disengagement from activities series is derived from the respondent's answers as to whether he ever engaged in the activity mentioned. If the respondent indicated he had engaged in the activity in the past, he was asked to rate his past enjoyment of the activity. Numerical series for his subjective rating of enjoyment of past activities are computed by summing the respondent's subjective rating of all past activities. The numerical rating of past enjoyment was assigned as follows:

Rating	Numerical weight
Like very much	6
Like	5
Indifferent	4
Dislike	3
Dislike very much	

ATTITUDE TOWARD HEALTH SCALE

Active and Retired Employees

444. My health is just beginning to be a problem for me. SA=1 A=2 D=3 SD=4

451. I feel pretty miserable a lot of the time. SA=1 A=2 D=3 SD=4

452. I never felt better in my life. SD=1 D=2 A=3 SA=4

453. If I can't feel better soon, I would just as soon die. SA=1 A=2 D=3 SD=4

454. I feel almost as well and happy as when I was younger. SD=1 D=2 A=3 SA=4

455. I am perfectly satisfied with my health. SD=1 D=2 A=3 SA=4

456. I worry about my health a lot. SA=1 A=2 D=3 SD=4

457. I would probably not run the risk of a serious operation even if I thought I might die sooner without it.
Active Employees SA=1 A=2 D=3 SD=4
Retired Employees SD=1 D=2 A=3 SA=4

OBJECTIVE HEALTH RATING SCALE

Active and Retired Employees

227.	Poor sight	Has trouble	1
229.	Poor hearing	Has trouble	1
231.	Crippled arms, hands, or legs.	Has trouble	1
233.	Heart trouble	Has trouble	1
235.	Stomach trouble	Has trouble	1
237.	Cancer	Has trouble	1
239.	Other	Has trouble	1
241.	Other	Has trouble	1
243.	Other	Has trouble	1

ECONOMIC DEPRIVATION

Retired Employees

487.	I gave up my home.	No Yes	1 2
488.	I moved to a less expensive home.	No Yes	1 2
489.	I buy less expensive food.	No Yes	1 2
490	I can't keep my home or furnishings in good repair.	No Yes	1 2
491.	I buy less expensive clothes.	No Yes	1 2
492.	I dropped some of my life insurance.	No Yes	1 2
493.	I dropped some of my health insurance.	No Yes	1 2
494.	I stopped taking trips.	No Yes	1 2
495.	I gave up my car or bought a cheaper car.	No Yes	1 2
496.	I had to start using some of my savings to live on.	No Yes	1 2

EXPECTED ECONOMIC DEPRIVATION

Active Employees

487.	I expect to give up my home.	Disagree	1	Agree	2
488.	I expect to move to a less expensive home.	Disagree	1	Agree	2
489.	I expect to buy less expensive food.	Disagree	1	Agree	2
490.	I probably won't be able to keep my home or furnishings in good repair.	Disagree	1	Agree	2
491.	I expect to buy less expensive clothes.	Disagree	1	Agree	2
492.	I expect to drop some of my life insurance.	Disagree	1	Agree	2
493.	I expect to drop some of my health insurance.	Disagree	1	Agree	2

EXPECTED ECONOMIC DEPRIVATION (cont.)

Active Employees

494.	I expect to stop taking trips.	Disagree	1	Agree	2
495.	I expect to give up my car or buy a cheaper car.	Disagree	1	Agree	2
496.	I expect to start using some of my savings to live on.	Disagree	1	Agree	2

RESISTANCE TO FINANCIAL STATUS

Active Employee

478.	I am just able to make ends meet.	Disagree	1	Agree	2
479.	I have more than enough money to get along on.	Disagree	1	Agree	2
480.	All my basic needs are cared for.	Disagree	1	Agree	2
481.	I am provided with many home comforts.	Disagree	1	Agree	2
482.	I wish I had more life insurance.	Agree	1	Disagree	2
483.	I wish I had more health insurance.	Agree	1	Disagree	2
485.	I feel the need of more savings for emergencies.	Agree	1	Disagree	2
486.	I often worry about money matters.	Agree	1	Disagree	2

PLANS FOR RETIREMENT

Active Employees

302.	How much planning have you done for your financial needs in retirement? Would you say you made many plans, few plans, or almost no plans?	Almost no plans	1
		Few plans	2
		Many plans	3
320.	What about your retirement activities; how much planning have you done in this area? Have you made many plans, a few plans, or no plans?	No plans	1
		Few plans	2
		Many plans	3
323.	Since we're talking about planning, have you done any planning concerning your health in retirement? Have you made many plans, a few plans, or no plans?	None	1
		Few	2
		Many	3

Retired Employees

302.	Thinking back to when you were working, how much planning did you do for your financial needs in retirement? Would you say you made many plans, a few plans, or almost no plans?	No plans	1
		Few	2
		Many	3
320.	What about your retirement activities, how much planning did you do in this area? Would you say you made many plans, a few plans, or no plans?	None	1
		Few	2
		Many	3
323.	Since we're talking about planning, did you happen to do any planning concerning your health in retirement, when you were still working? Would you say you made many plans, a few plans, or no plans?	None	1
		Few	2
		Many	3

INTENSITY OF PRERETIREMENT EDUCATION

Active and Retired Employees

Would you mind telling me which of these areas your employer's preretirement program or counseling session covered?

331.	Pension benefits.	Yes	1	No	2
333.	Social Security benefits.	Yes	1	No	2
335.	Other financial planning.	Yes	1	No	2
337.	Health maintenance	Yes	1	No	2
339.	Activities	Yes	1	No	2
341.	Housing and living accommodations	Yes	1	No	2
343.	Retired work activities.	Yes	1	No	2
345.	Legal aspects.	Yes	1	No	2
347.	Mental health.	Yes	1	No	2

STEREOTYPES OF RETIREMENT

Active and Retired Employees

251. Do you feel, in general, that a person's health usually gets much worse after they retire?
Yes 1
No 2

389. Retirement is generally bad for a person. SA=1 A=2 D=3 SD=4

390. People should retire only when they are no longer physically able to work. SA=1 A=2 D=3 SD=4

391. Retired people do not generally receive the respect they deserve from younger people. SA=1 A=2 D=3 SD=4

ATTITUDE TOWARD JOB

Active Employees

433. My job is highly regarded by others. SD=1 D=2 A=3 SA=4

434. My job carries good pay. SD=1 D=2 A=3 SA=4

435. My job leaves me a good deal of time to spend with my family. SD=1 D=2 A=3 SA=4

436. My job is stable and secure. SD=1 D=2 A=3 SA=4

437. My fellow workers like me. SD=1 D=2 A=3 SA=4

438. My wife and family approve highly of the work I do. SD=1 D=2 A=3 SA=4

440. The people I work with help each other out when someone falls behind or gets in a tight spot. SD=1 D=2 A=3 SA=4

Retired Employees

433. My job was highly regarded by others. SD=1 D=2 A=3 SA=4

434. My job carried good pay. SD=1 D=2 A=3 SA=4

435. My job left me a good deal of time to spend with my family. SD=1 D=2 A=3 SA=4

436. My job was stable and secure. SD=1 D=2 A=3 SA=4

437. My fellow workers liked me. SD=1 D=2 A=3 SA=4

438. My wife and family approved highly of the work I did. SD=1 D=2 A=3 SA=4

440. The people I worked with helped each other out when someone fell behind or got in a tight spot. SD=1 D=2 A=3 SA=4

ATTITUDE TOWARD COMPANY

Active Employees

426. Management always does its best to give us good working conditions. SD=1 D=2 A=3 SA=4

429. Management is really interested in the welfare of employees. SD=1 D=2 A=3 SA=4

430. The people who get promotions usually deserve them. SD=1 D=2 A=3 SA=4

431. I receive regular advancements and promotions. SD=1 D=2 A=3 SA=4

441. The longer I work for the company the more I feel I belong. SD=1 D=2 A=3 SA=4

442. There are plenty of good jobs around here for those who want to get ahead. SD=1 D=2 A=3 SA=4

443. I am always proud to work for the company. SD=1 D=2 A=3 SA=4

Retired Employees

426. Management always did its best to give us good working conditions. SD=1 D=2 A=3 SA=4

429. Management was really interested in the welfare of employees. SD=1 D=2 A=3 SA=4

430. The people who got promotions usually deserved them. SD=1 D=2 A=3 SA=4

431. I was satisfied with the advancements and promotions I received. SD=1 D=2 A=3 SA=4

441. The longer I worked for the company the more I felt I belonged there. SD=1 D=2 A=3 SA=4

442. There were plenty of good jobs for those who wanted to get ahead. SD=1 D=2 A=3 SA=4

443. I was always proud to work for the company. SD=1 D=2 A=3 SA=4

ATTITUDE TOWARD MY WORK ITSELF

Active Employee

418. My job involves interesting kinds of tasks. SD=1 D=2 A=3 SA=4

419. My job gives me a chance to do the things I am best at. SD=1 D=2 A=3 SA=4

420. I seldom feel worn out and tired on my job. SD=1 D=2 A=3 SA=4

421. My job is meaningful and worthwhile. SD=1 D=2 A=3 SA=4

422. In my job I am able to experiment with doing things in new ways. SD=1 D=2 A=3 SA=4

423. The work I do in my job involves figuring things out much of the time. SD=1 D=2 A=3 SA=4

424. The work I do in my job involves doing new things quite frequently. SD=1 D=2 A=3 SA=4

Retired Employees

418. My job involved doing interesting kinds of tasks SD=1 D=2 A=3 SA=4

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424. The work I did in my job involved doing new things quite frequently. SD=1 D=2 A=3 SA=4

ATTITUDE TOWARD SUPERVISION

Active Employees

425. My job leaves me fairly free of supervision, lets me be independent. SD=1 D=2 A=3 SA=4

427. My boss is never too interested in his own success to care about the needs of his employees. SD=1 D=2 A=3 SA=4

428. My boss gives me credit and praise for work well done. SD=1 D=2 A=3 SA=4

432. My supervisor is fair in dealing with me. SD=1 D=2 A=3 SA=4

Retired Employees

425. My job left me fairly free of supervision, let me be independent. SD=1 D=2 A=3 SA=4

427. My boss was never too interested in his own success to care about the needs of employees. SD=1 D=2 A=3 SA=4

428. My boss gave me credit and praise for work well done. SD=1 D=2 A=3 SA=4

432. My supervisor was fair in dealing with me. SD=1 D=2 A=3 SA=4

WORK MOTIVATION SCALE

Retired Employees

392.	Mixing with people on the job.	Not Important	1
		Somewhat Important	2
		Very Important	3
393.	Gave me a feeling of being useful.	Not Important	1
		Somewhat Important	2
		Very Important	3
394.	The respect that it brought from others.	Not Important	1
		Somewhat Important	2
		Very Important	3
395.	New things happening on the job.	Not Important	1
		Somewhat Important	2
		Very Important	3
396.	The money it brought in.	Not Important	1
		Somewhat Important	2
		Very Important	3
397.	The work itself.	Not Important	1
		Somewhat Important	2
		Very Important	3

WORK MOTIVATION SCALE

Active Employees

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Not Important 1
Somewhat Important 2
Very Important 3

393. Gives me a feeling of being useful.

Not Important 1
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